



STIC Search Report

EIC 3600

STIC Database Tracking Number: 221734

TO: Nga B Nguyen
Location: 5A89
Art Unit : 3692

Case Serial Number: 09/648575

From: Robert Finley
Location: EIC 3600
KNX-4C 29
Phone: 571-272-8952

Robert.Finley@uspto.gov

Search Notes

Examiner Nguyen:

Attached are the results of your search request regarding
METHODS AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER

Please let me know if need you anything further.

Bob Finley

Suggs, Faye (ASRC)

From: NGA NGUYEN [nga.nguyen@uspto.gov]
Sent: Monday, April 09, 2007 9:35 AM
To: STIC-EIC3600
Subject: Database Search Request, Serial Number: 09/648,575

Requester:
NGA NGUYEN (P/3692)
Art Unit:
GROUP ART UNIT 3692
Employee Number:
76428
Office Location:
KNX 05A89
Phone Number:
(571)272-6796
Mailbox Number:

Case serial number:
09/648,575
Class / Subclass(es):
705/32
Earliest Priority Filing Date:
8/27/1999
Format preferred for results:
Paper
Search Topic Information:

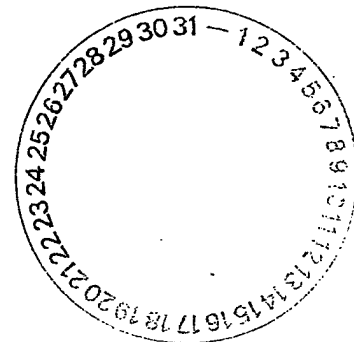
A system for administering employee funds, said system comprising:
a personal financial service provider configured to communicate with a worksite employer and an access point over a network, wherein said access point is configured to interface with an employee, said employee associated with said worksite employer having an obligation to remit said employee funds to said employee, said personal financial service provider including a data center configured to store financial data associated with said employee and configured to calculate a payroll disbursement, wherein said personal financial service provider is configured to electronically receive said employee funds directly from said worksite employer based on said calculated payroll disbursement and configured to electronically disburse an after tax portion of said employee funds to a third party as payment for at least one of a good and service prior to allowing said employee to disburse remaining said employee funds via said access point;

said personal financial service provider configured to electronically receive a fee from said worksite employer, wherein said fee is responsive to said disbursement of said employee funds;

said personal financial service provider configured to interface with said employee to provide at least one of: (a) direct purchase of items from at least one of said third parties, (b) direct purchase of travel services, and (c) direct purchase of investment instruments from at least one of said third parties;

said personal financial service provider configured to administer at least one benefits program associated with said employee.

Special Instructions and Other Comments:



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File 347:JAPIO Dec 1976-2006/Dec(Updated 070403)
(c) 2007 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2007/ 200715
(c) 2007 European Patent Office
File 349:PCT FULLTEXT 1979-2007/UB=20070412UT=20070305
(c) 2007 WIPO/Thomson
File 350:Derwent WPIX 1963-2006/UD=200724
(c) 2007 The Thomson Corporation

Set	Items	Description
S1	0	AU=LESK B?

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File 2:INSPEC 1898-2007/Apr w2
(c) 2007 Institution of Electrical Engineers
File 9:Business & Industry(R) Jul/1994-2007/Apr 16
(c) 2007 The Gale Group
File 15:ABI/Inform(R) 1971-2007/Apr 17
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File 476:Financial Times Fulltext 1982-2007/Apr 17
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File 810:Business Wire 1986-1999/Feb 28
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(c) 2007 American Banker
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(c) 2007 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2007/Apr 16
(c) 2007 Bond Buyer
File 267:Finance & Banking Newsletters 2007/Apr 16
(c) 2007 Dialog
File 16:Gale Group PROMT(R) 1990-2007/Apr 16
(c) 2007 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2007/Apr 16
(c) 2007 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2007/Apr 16
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File 621:Gale Group New Prod. Annou.(R) 1985-2007/Apr 16
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File 636:Gale Group Newsletter DB(TM) 1987-2007/Apr 11
(c) 2007 The Gale Group
File 20:Dialog Global Reporter 1997-2007/Apr 17
(c) 2007 Dialog
File 35:Dissertation Abs Online 1861-2007/Mar
(c) 2007 ProQuest Info&Learning
File 65:Inside Conferences 1993-2007/Apr 17
(c) 2007 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Mar
(c) 2007 The HW wilson Co.
File 474:New York Times Abs 1969-2007/Apr 17
(c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Apr 14
(c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 139:EconLit 1969-2007/Mar
(c) 2007 American Economic Association
File 256:TecInfoSource 82-2007/Oct
(c) 2007 Info.Sources Inc
File 608:KR/T Bus.News. 1992-2007/Apr 17
(c) 2007 Knight Ridder/Tribune Bus News

Set Items Description
S1 0 AU=(LESK, B? OR LESK B? OR LESK(2N)B?) OR BY=LESK(2N)B?

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File 9:Business & Industry(R) Jul/1994-2007/Apr 16
 (c) 2007 The Gale Group
 File 15:ABI/Inform(R) 1971-2007/Apr 17
 (c) 2007 ProQuest Info&Learning
 File 476:Financial Times Fulltext 1982-2007/Apr 18
 (c) 2007 Financial Times Ltd
 File 610:Business Wire 1999-2007/Apr 18
 (c) 2007 Business Wire.
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 File 634:San Jose Mercury Jun 1985-2007/Apr 17
 (c) 2007 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2007/Apr 16
 (c) 2007 American Banker
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 File 626:Bond Buyer Full Text 1981-2007/Apr 17
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 File 267:Finance & Banking Newsletters 2007/Apr 16
 (c) 2007 Dialog
 File 608:KR/T Bus.News. 1992-2007/Apr 18
 (c)2007 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	545721	(PENSION OR PENSIONS OR RETIREMENT OR EMPLOYEE OR EMPLOYEES OR WORKER OR WORKERS OR PERSONNEL)(2N)(BENEFIT OR BENEFITS OR PLAN OR PLANS OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS OR SAVING OR SAVINGS)
S2	9159	(PAYROLL OR PAYCHECK? ? OR PAYCHEQUE? ? OR PAY() (CHECK OR - CHECKS OR CHEQUE? ?) OR SALARY OR SALARIES OR WAGE OR WAGES OR COMPENSATION)(8N)(ONLINE OR ON()LINE OR ELECTRONIC OR DIGITAL OR DIGITALI??? OR COMPUTERI?ED)
S3	2474956	(FINANCIAL OR ESTATE OR INVESTMENT)(4N)(SERVICE OR SERVICES OR MANAGEMENT OR PLANNING OR ADMINISTER??? OR ADMINISTRAT??? OR PROVIDE? ? OR PROVIDING OR SUPPORT OR SUPPORTING OR MAINTENANCE)
S4	328901	(PRIMARY OR PRIMARILY OR DIRECT OR DIRECTLY OR THROUGH OR - CHANNEL OR CHanneled OR CHANNELING)(4N)(BUY OR BUYING OR PURCHASES??? OR PROCUR??? OR PROCUREMENT OR ACQUIR??? OR INVEST OR - INVESTS OR INVESTED OR INVESTING OR OBTAIN???)
S5	1205052	AFFILIATE? ? OR (3RD OR THIRD OR ANOTHER OR OTHER OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY OR PARTIES OR PROVIDER? ? OR AGENT OR BROKER? ?) OR THIRDPARTY OR INTERMEDIARY OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S6	42	S1 AND S2 AND S3 AND S4 AND S5
S7	13	S6 NOT PY>2000

7/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2007 The Gale Group. All rts. reserv.

02187202 Supplier Number: 25750247 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Union Planters a Late-Comer to the Internet Ball
(As other banks were making investments in technology, Union Planters was building up its branch system; firm now is entering Internet activities)
American Banker, v 165, n 125, p 1
June 29, 2000
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1471

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...electronic billing venture of Chase Manhattan Corp., Wells Fargo & Co., and First Union Corp., over other providers. "We would like to do bills in-house."

In addition to its consumer portal, Union...

...portal for commercial customers. It is working with Intelisys Electronic Commerce Inc. to offer electronic procurement through the site. The bank initially will use Intelisys' software for its own procurement. "Then we..."

...of a professional employee management service two months ago, so it could offer small businesses online payroll, 401(k) retirement plans, and general ledger functions.

Despite all its activity on the Internet, a new data warehouse...

...Dimension 3000. Besides the Kirchman software, it runs a mortgage system from Alltel Corp., a financial services system for insurance and brokerage, and one for trust operations. There are also four ancillary...

...INDUSTRY NAMES: Financial services

7/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

02495036 117543622
The manager's guide to internal control: diary of a control freak
Pickett, K H Spencer
Management Decision v37n2 PP: 93 1999
ISSN: 0025-1747 JRNL CODE: MGD
WORD COUNT: 90354

...TEXT: percentage between 0 and 1). The system is established, for argument's sake say a purchasing system. The system objective would be to acquire and pay for supplies and services used by...technical matters. Here we ask staff to live up to certain expectations rather than go through a mechanical checklist of duties. I've filed a quote from the writing of Carl...police and they would instigate an investigation. An organisation would not have authority to access third party information and there is not much we could do outside of co-operating with the...problem is that it tennline management relationship where we encourage staff to go to a third party. There may still be situations where people go outside and disclose information that they are...I want to deal with three key aspects of internal control. That is information systems, financial management and value for money. Do you remember we suggested that control objectives were

Robert Finley

based around...to management that finances are protected."

"We cannot simply rely on auditors to check our financial systems and provide reports back to management on them. Audit can only comment on the existing arrangements provided...have been able to review during the assigned time. There is no short cut to management assessing its financial systems, understanding the inherent risks and establishing suitable arrangements for managing these risks."

"There are several key issues to consider when discussing financial systems:"

"1 Ownership - Management must accept that they and not the auditors are responsible for these systems. I remember..."

...employed on temporary contracts, operating petty cash, reimbursing expenses, and lastly retaining relevant documentation in support of financial transactions. We need procedures covering systems that feed into the corporate financial system, that in...

...made, each member of staff needs to assess whether they have a good understanding of financial systems, financial accounting and management accounting. This cannot be left up to accounting staff and people who work for the...

...of these matters. Most breaches of financial procedures derive from ignorance rather than malicious acts. Financial management should be firmly on the staff training programme. It should be part of the performance...

...confines of a given budget. A budget in this context is a plan expressed in financial terms. It provides a delegated level of freedom, where the person in question is authorised to spend to...is obviously located with this latter interpretation of the budget and the budgetary control process."

"Financial management is important and each member of staff should ask whether they are happy with their..."

...things from the valley, only small things from the peak (Schiller, 1994,p. 152)."

"Also financial management should not be used to constrain the innovators that drive an organisation forward. There are...anarchy where people move around the organisation, dreaming up ideas and going ahead with them. Financial management, good structures with clear reporting lines, project management, information systems and performance targets are all..."

7/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01955560 46493839

Opening the door to new accounts

Sanders, Victor A

American Agent & Broker v71n11 PP: 22-30 Nov 1999

ISSN: 0002-7200 JRNL CODE: AGB

WORD COUNT: 2285

...ABSTRACT: completed, signed application and a loss run must accompany submissions for policies such as workers compensation, commercial automobile liability and electronic data processing. An underwriter evaluating a submission for bank-related coverages looks for a strong...

...TEXT: have proved to be good bread-and-butter accounts-loyal, stable and fairly easy to service and maintain.

Getting Into financial Institutions

My first opportunity to write a financial institution arose when a client mentioned that...

...financial-institution bonds and D&O coverage, I always try to write a bank's employee benefits, property-casualty and as many personal-lines policies as possible, especially for the bank's...

...helps to have five people in our agency's personal-lines department and four in our employee - benefits department. Frequent communication between our staff and the clients' strengthens our relationships with accounts.

When...

...banks. Some have mortgage-lending operations, others have property-development departments and still others offer investment services. To ensure that all of a client's banking risks are covered, I have created...completed, signed application and a loss run must accompany submissions for such policies as workers compensation, commercial automobile liability and electronic data processing. For all submissions, of course, we ensure that the application is properly completed...

...errors-and omissions coverage for properties on which a bank has written a mortgage or has acquired through foreclosure. A bank with an affiliated real-estate agency, insurance agency, travel agency or trust department can purchase a bankers professional...

...Another type of coverage that has become increasingly important in recent years is computer crime. Financial services available to consumers now include online banking, direct deposit of payroll checks, automatic bill payments and, of course, cash withdrawals at ATMs throughout the world. Unfortunately...

...are \$25,000 to \$50,000.

Serving bank clients

Once coverage is in force, a financial institution requires relatively little maintenance. When claims do come in, though, I try to see that they are settled quickly...of claims and make sure endorsements are handled properly. Before meeting with prospects, an agent planning to write financial institutions also should be well-acquainted with the array of coverages banks need. Devote yourself...

7/3,K/4 (Item 3 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01281103 99-30499

The economics of electronic benefits transfer payments

Humphrey, David B

Economic Quarterly (Federal Reserve Bank of Richmond) v82n2 PP: 77-94
Spring 1996

ISSN: 1069-7225 JRNL CODE: ERR

WORD COUNT: 5125

...ABSTRACT: programs do not have a bank account. Electronic benefit transfer (EBT) allows such recipients to obtain benefits electronically through ATM and debit card terminals, rather than by checks or food stamps. In so doing...

...TEXT: to recipients each year. This includes cash benefits, food stamps, Social Security, student loans, unemployment, retirement, and other

Robert Finley

benefit payments. Almost 70 percent of these payments are paper-based. Paper is used for 60...

...more benefit payments, ranging from food stamps to Social Security to military, state, and federal retirement payments.

Benefit Recipients without a Deposit Account

EBT focuses on those benefit recipients that do not have...method in the United States. Electronic payments include credit card, debit card (POS), and automated clearing house (ACH) payments. ACH payments include direct debits (preauthorized bill payments), direct deposits (direct deposit of...

...in paper costs is expected to be sufficient not only to pay back this terminal investment but also to provide net savings to U.S. taxpayers of over \$250 million overall. Once the program is...

...electronic cash registers now in place in most supermarkets can be programmed to control the purchase of items not covered through benefit programs (e.g., alcoholic beverages, rather than food items).

(Table Omitted)

The EBT cost...to switch away from governmentissued checks, at both the federal and the state level, to electronic direct deposit of payroll, Social Security, retirement, and other benefits. Indeed, recent federal legislation requires most federal government payments to be made electronically by 1999...

7/3,K/5 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00871856 95-21248

The best of the best

Brouillard, Robert V; McCallum, John S; D Cruz, Joseph R; Finlay, J Richard
; et al

Business Quarterly v58n4 PP: 87-151 Summer 1994

ISSN: 0007-6996 JRNL CODE: BSQ

WORD COUNT: 34200

...TEXT: which have traditionally used labor-intensive production processes, and tended to be located in low-wage areas. Several North American and Japanese electronic assemblers, however, have chosen to build capital-intensive plants where larger numbers of low-paid...whatever manner the customer required. In practice, this procedure often meant that suppliers treated the purchasing managers as the primary customer, and provided whatever service the particular purchasing manager demanded.

This comfortable way of doing...questioned why the prospector had apparently given no serious thought to seeking at least some financial support in Canada. Shrugging off this suggestion, the mining man wrote back,

"Where we Canadians see...is taken from a conference attended by CEOs from 14 large Canadian companies. Problems of financial planning were the subject, and the host led off by asking the CEO of each concern...it is a long way from gaining parity with the level of respect commanded by financial management, legal counsel, planning and R and D. The commonly held view is that management still considers public affairs...the early stages of policy deliberations. The corporate government relations executive represents a potentially important intermediary for promoting such deliberations, thus making government intervention more workable, if not less necessary.

Isaiah...to the problem is either direct and personal, or is made so realistic through some intermediary that people feel as if they had been directly exposed to it. The personal impact...and demanding changes in accountability and responsibility. (Recently, in its proxy guidelines, the Ontario Municipal Employees Retirement Fund (OMERS) said that if, over time, OMERS concludes that "corporate performance is unsatisfactory and management...personnel to appropriate politicians and bureaucrats as the need arises.

4. Act as a company "clearing house" for information concerning both governments, ensure all new legislation and regulations are referred to the ...

7/3,K/6 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00855376 95-04768
1994 Health Management Technology market directory supplement
Anonymous
Health Management Technology v15n6 PP: 41-46 May 1994
ISSN: 1074-4770 JRNL CODE: CIH
WORD COUNT: 5423

...TEXT: integration on the front end of your applications in a client/server environment, while integrating third - party applications residing on nonresident-owned system(s) for a wide army of applications. ECC has...

...Patient Care System), a fully integrated state-of-the-art hospital information system, which integrates financial, clinical, administrative and patient-care information into a single software and hardware technology. APACS utilizes the relational...

...company, ADT, ambulatory care/outpatient, case management, central patient-data repository, clinical information system, decision- support --clinical, decision- support --managerial financial (budgeting, case-mix management, end-user reporting/query, executive information system), electronic data interchange (accounts receivable, billing, claims auditing, clearinghouse, electronic claims--hospital, electronic claims--physician, eligibility, enrollment, federal/state codes), electronic mail, emergency department...

...support--managerial, budgeting, case-mix management, contract monitoring, end-user reporting/query, executive information systems, financial modeling, marketing/market analysis/ planning, payer-mix status, product-line management, home health, home-health clinical, home-health financial, integration services, managed care, contract administration, contract modeling, HMO/PPO/PHO administration, quality assurance, utilization review, community...software, CD-ROM applications, computer-based instruction, interactive video, laser disc, pharmacy, drug information

HHL Financial Services, Inc. 600 Northern Blvd. Great Neck, NY 11021
(212) 685-5950; FAX: (212) 889-8776...

...Contingent fee

Product Name: Self-Pay Program, Potential Medicaid Payment Program, Uncompensated Care Discovery Program, Third - Party Recovery Programs, Medical Receivables Management Services, Long-Term Care Recovery, and Accounts Receivable Control and...

...Hitachi GX 6215 and DEC VAX 4000; VM/ESA USE/ESA, MVS/ESA, TSO

HHL Financial Services, Inc. (HHL) is the nation's largest firm specializing in hospital accounts-receivable management. HHL's offerings include extended business-office services, Medicaid eligibility-determination services, electronic billing, third-party follow-up, self-pay collections and judgment processing.

Market Categories: Privately held company, ambulatory care...

...Medic System

Medic Computer Systems meets the needs of physicians and hospitals for physician practice-management systems. Financial, clinical and administrative software applications are integrated with IBM and other hardware; and Medic provides installation, maintenance and...

...applications are HL7-compatible. Other products and services include a computerized patient record, a claims clearinghouse, optical scanning and voice activated dictation.

Market Categories: Public held company, clinical information system, electronic data interchange (accounts receivable, billing, clearinghouse, electronic claims--physician), medical records (electronic medical records, transcription system), hospital/physician link, office automation...

...our clients with related professional and contract-management services.

Market Categories: Publicly held company, case management, decision-support--managerial, financial, budgeting, case-mix management, contract monitoring, cost accounting, end-user reporting/query, executive information systems, financial modeling, marketing/market analysis/planning, payer-mix status, product-line management, emergency department/log systems, medical records, abstracting/concurrent DRG...of health information. The company assists providers and managed-care organizations in deploying capital and investing in revenue more strategically through our strategic planning, marketing and other decision-support systems. Our clients compete more effectively by...

...cardiology (department management), central patient-data repository, clinical information system, electronic data interchange, claims auditing, clearinghouse, electronic claims (physician), electronic funds transfer, electronic mail, financial systems (GL, A/P, payroll, fixed assets, etc.) financial systems, imaging, document imaging systems, scanner, managed-care contract administration, HMO...

...executive information systems, marketing/market analysis/planning, electronic data interchange, accounts receivable, billing, claims auditing, clearinghouse, electronic claims (hospital), electronic claims (physician), referrals, electronic mail, emergency department/log system, financial systems...wide networking, enterprise-wide networking, network integration, office automation, order entry/results reporting, patient accounting (accounts receivable), personnel, human-resource management, pharmacy, inpatient, packaging/distribution, radiology, radiology department management

PKC Corporation 1 Mill...

...lab management, cardiology department management, case management, decision-support--clinical, diagnosis-directed, symptom-based, decision-support--managerial financial, case-mix management, executive information systems, marketing/market analysis/planning, product-line management, dietary, emergency department/log systems...
...to \$1,295

Robert Finley

Product Name: Psion Organizer, Psion HC, Psion Series 3 and Series 3a

Primary Application: Distribution, Inventory/ Purchasing

Hardware/Operating System: 80C86 16-bit processor, Psion Epoc Multitasking Operating Systems

Psion designs and...

...Pentium PC, RISC, Alpha

RSI designs and develops systems for hospitals, physicians, extended care and other providers to support the administrative and operational needs of providers. Functions include scheduling, registration and health-plan enrollment, and case and Financial management. RSI systems are distributed systems (LAN based) using GUIs, SQL databases, and NT and OS... Market Categories: Privately held company, case management, decision-support--clinical (diagnosis-directed, symptom-based), decision-support --managerial financial (budgeting, case-mix management, contract monitoring, cost accounting: end-user reporting/query, executive information systems, financial modeling, marketing/market analysis/planning, payer-mix status, product-line management), electronic data interchange, accounts receivable, billing, claims auditing, clearinghouse, electronic claims (hospital), electronic claims (physician), electronic funds transfer, eligibility, enrollment, federal/state codes, referrals...

...PPO/Managed Care; Long-Term Care

Price Range: Available upon request

Product Name: SDK Patient Financial Management System

Primary Application: Patient Registration, Patient Accounting, Managed Care Hardware/Operating System: VAX/Alpha AXP...

...discharge/transfer, ambulatory care/outpatient, case management, central patient-data repository, electronic data interchange, billing, clearinghouse, electronic funds transfer, financial systems (GL, A/P, payroll, fixed assets, etc.), hospital information system (integrated), managed care, managed-care contract administration, medical records (abstracting/concurrent DRG review, master patient index, utilization review), patient accounting (accounts receivable, personnel, human-resource management, scheduling

SMI, Inc. 1000 Main St. Port Jefferson, NY 11777 (516) 331...

...Privately held company, central patient-data repository, decision-support--clinical (diagnosis-directed, physician-driven), decision-support --managerial financial (budgeting, case-mix management, contract monitoring, end-user reporting/query, executive information systems, marketing/market analysis/planning, payer-mix...

...held company, ambulatory care/outpatient, CD-ROM-based product, decision-support--clinical, diagnosis-directed decision support, decision-support --managerial financial (budgeting, end-user reporting/query, executive information systems, marketing/market analysis/planning, payer-mix status...

7/3,K/7 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2007 Business Wire. All rts. reserv.

00404409 20001108313B1929 (USE FORMAT 7 FOR FULLTEXT)
dick clark productions' 'Challenge of the Child Geniuses: who is the

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Smartest Kid in America?' to Air November 9th on FOX

Business Wire

Wednesday, November 8, 2000 08:32 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 6,514

...on senior management; business abilities and judgment of personnel; availability of qualified personnel; labor and employee benefit

costs;

o Development risks; risks relating to the availability of financing, and

o Other factors...providing hosting

management services to related parties. The Company also intends to derive revenue from third party users. This strategic shift to a managed infrastructure company seeks to utilize the existing investment...well as developing its own e-commerce website to sell consumer products over the Internet through discounts and purchase rebates to its

customers. The Company acquired 100% of the common stock of SSI in... September 30, 1999. The Company also wrote down the value of a loan to a third - party by \$35, 865 for the nine months ended September 30, 2000, which

represents the amount...

...incurred for the development and maintenance of the software required to support the Company's online stores, including employee

compensation and the cost of developing and improving store content, Internet

connectivity and operations. The significant...

...expenses from discontinued operations consist of costs associated with designing and marketing the Company's online stores.

Payroll

expenses relating to merchandising, helpdesk, graphic design, advertising and

promotion department employees were \$2,970...in the last half of 1998 and early 1999.

O&M expenses also include employee benefits expenses. Since 1995, ComEd

has reduced the size of its workforce by offering incentives for...

...2000 and 1999,

respectively, other than costs related to the fossil plant sale.

Other ComEd employee benefits expenses, excluding the effects of employee

separation plans and certain other employee-related costs increased \$18 million and decreased \$20 million and \$29...to the original cost of utility plant investment,

the resulting cash flows are inadequate to provide for replacement of that

investment in future years or preserve the purchasing power of common equity

capital previously invested.

Foward...nuclear assets,

including the decommissioning trust funds, in Notes 1 and 2 of Notes to Financial Statements and in "Management's Discussion and Analysis of

Financial

Condition and Results of Operations" subcaption "Changes in the...

7/3,K/8

(Item 2 from file: 610)

Robert Finley

DIALOG(R)File 610:Business Wire
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00260779 20000419110B0901 (USE FORMAT 7 FOR FULLTEXT)

Coming to a Computer Near You: iBenefits Launches iworksite, Redefining
Employee Benefits Through the Internet
Business Wire

Wednesday, April 19, 2000 15:32 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 661

Coming to a Computer Near You: iBenefits Launches iworksite, Redefining
Employee Benefits Through the Internet

TEXT:

Companies Enhance Offerings and Decrease Costs of Employee Benefits
Through Web-enabled Worksite Marketing

iBenefits, a leader in transforming the \$20 billion employee benefits
services
industry through technology, today launched iworksite(TM), an
Internet-based
vehicle that will bring...

...companies via the
existing distribution chain of benefit brokers and consultants. The
products
are then purchased by employees and enrolled through iBenefits' iElect,
an
Internet-based enrollment application.

"iworksite is another milestone in our ongoing plan to redefine the
delivery
and administration of employee benefits," said Jeff Graves, chief
executive
officer of iBenefits. "iworksite facilitates e-commerce transactions
through
employers...

...companies to offer employees an extensive selection of group-priced
ancillary benefits from multiple providers.

Employee benefit election information is transmitted to their company's
payroll system, so premiums for the voluntary benefits are automatically
deducted from their paychecks. Benefit managers use iAdmin, iBenefits'
online
administration application, to monitor the online enrollment process and
instantly calculate their cumulative premium payments...

...has developed iAdmin and iElect, web-based tools that allow benefit
managers, brokers, and TPAs (Third Party Administrators) to streamline
the
delivery and administration of employee benefits. The iBenefits system
interfaces with employers' existing HRIS, ERP and payroll systems to
exchange
critical...

...date
employee data, which is pulled from payroll or other employer-side systems.

iElect allows employees to make benefit choices at their leisure and
from the
convenience of their own desktop computer, at work or at home. The system
creates a two-way benefits communication tool. Employees access

Robert Finley

benefit plan information and enroll for benefits via the Internet, their company's Intranet, on enrollment worksheets or a combination of these methods. The system communicates employee benefit elections back to employer payroll systems and carrier or TPA systems.

About iBenefits

For its...

...INDUSTRY NAMES: FINANCIAL SERVICES ;

7/3,K/9 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2007 McGraw-Hill Co. Inc. All rts. reserv.

0611305

Business Aircraft Justification: Business Aircraft still make dollars and sense. This summary of 25 years of B/CA articles on business aircraft justification demonstrates that the management challenges remain constant and manageable.

Business & Commercial Aviation, Vol. 74, No. 6, Pg 49

June, 1994

JOURNAL CODE: BCA

ISSN: 0191-4642

TEXT:

...per employee) of business aircraft operators versus non-operators. Using new turbine-aircraft sales statistics provided by GAMA and financial data compiled through a variety of sources--including Value Line publications and Business Week and... A telephone survey, which was conducted in mid-1993, revealed that a majority of the pension fund managers, institutional investors, securities analysts, company directors and financial journalists polled do acknowledge that business...airlines mainly because of rising or fluctuating air fares, or infrequent or nonexistent commercial air service. However, the substantial investment required to establish a corporate shuttle is only justified if transportation can be offered for... utilization of currently owned aircraft, (4) the introduction of unrelated individuals or companies by a third party familiar with joint ownerships and (5) affordable access to jet aircraft.

One of the most...

...non-variable) and direct (variable) costs of flying. Fixed costs include acquisition and resale, taxes, salaries and benefits, insurance, training, computerized maintenance programs and miscellaneous overhead. Direct costs include fuel, maintenance, aircraft refurbishment, landing and parking... departments to adhere to modern business practices, and for aviation department heads to have advanced financial management skills.

Flight department budgets are most like those of manufacturing companies because they both deal...to determine which method of aircraft acquisition is best for them. Ten charts take operators through several different purchase, lease and depreciation scenarios.

The Total Transportation Department

May 1978, page 67

(5 pages) (Document...

7/3,K/10 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2007 American Banker. All rts. reserv.

0249416

*** Union Planters a Late-Comer to the Internet Ball**

American Banker - June 29, 2000; Pg. 1; Vol. 165, No. 125

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,519

BYLINE:

BY CAROL POWER

TEXT:

...electronic billing venture of Chase Manhattan Corp., Wells Fargo & Co., and First Union Corp., over other providers. "We would like to do bills in-house."

In addition to its consumer portal, Union...

...portal for commercial customers. It is working with Intelisys Electronic Commerce Inc. to offer electronic procurement through the site.

The bank initially will use Intelisys' software for its own procurement.

"Then we...

...of a professional employee management service two months ago, so it could offer small businesses online payroll, 401(k) retirement plans, and general ledger functions.

Despite all its activity on the Internet, a new data warehouse... Dimension 3000. Besides the Kirchman software, it runs a mortgage system from Alltel Corp., a financial services

system for insurance and brokerage, and one for trust operations. There are also four ancillary...

7/3,K/11 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2007 American Banker. All rts. reserv.

0009321

Meeting the Technological Challenges of Near-Banks

American Banker - August 18, 1982, Wednesday; Pg. 4

WORD COUNT: 2,819

TEXT:

...near-bank, but for our purposes today, we will use the term to mean a provider of financial services that is not regulated as a commercial banking company.

Using this definition, I believe -- I...

... a brokerage or insurance industry, but instead we will all be part of one large financial services industry.

This industry will have many specialized components, but these specialties will be rooted in...

Robert Finley

... occasion to bewail the unregulated competition that we are facing for deposits and for other financial services from security brokerage and insurance firms, retailers, and now, perhaps, even from automobile manufacturers.

However...

... funds for research, development, and technology that will be vitally necessary to compete in the financial services industry in the last half of this decade.

How Can We Compete?

Even if one...

... regard for short-term profit, new ventures such as development of home electronic delivery of financial services.

Although we have had some 15 years of experience with credit card markets, it took...

...to the commercial banking industry would nominate Merrill Lynch, because it truly is a national provider of financial services.

Merrill Lynch offers services ranging from individual corporate retirement plans to residential real estate brokerage; from CMA transaction accounts linked by Visa cards to financing...cases, still don't recognize, that the fees most banks charge customers who sell or buy their stock through a bank make the banking industry the biggest discounters in the nation. However, by accident...

... the near-banks an exclusive preserve which enables them to fund, to our disadvantage, the financial services research and technology for the 1980s.

Again, I submit that it was not regulation and...

...lack of imagination, innovation, and marketing.

One more example, and this time from the corporate financial services area. Automated Data Processing Co. is, by a wide margin, the largest provider of payroll...

...system?

Not necessarily. Consequently, ADP's entry and access to the Federal Reserve's automated clearing house system is probably assured. Given its strong national presence in payroll and electronic funds transfer, there is a distinct possibility ADP may turn out to be the largest single user and beneficiary of the automated clearing house. And let's not forget that the automated clearing house was developed and paid for by taxes on the commercial banking system in the form...

...be it.

In either a regulated or deregulated world, however, all of us in the financial services business believe we will be challenged by technology, but it is critical to understand that...of business, thereby reducing the funds they have available for research and future innovation into financial services.

* Join near-banks or other untraditional partners in cooperative ventures, where this will enable us...

... we are to capitalize on the opportunities presented by a rapidly changing environment for the financial services industry.

7/3,K/12 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2007 Dialog. All rts. reserv.

04547662

The best things in life are free
David Albertson
Employee Benefit News

Robert Finley

March 1,1999 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 1387 RECORD TYPE: FULLTEXT

(C) SECURITIES DATA PUBLISHING All Rts. Reserv.

While there's no such thing as a free lunch in employee benefits , the hors d'oeuvres are often free - at least to the plan sponsor. Increasingly, vendors...

TEXT:

While there's no such thing as a free lunch in employee benefits , the hors d'oeuvres are often free - at least to the plan sponsor. Increasingly, vendors...

...while others follow along more traditional lines of worksite marketing. Obviously, employers can adjust their financial or administrative support for such benefits. But new research indicates that workers have a strong appreciation for additions...

...We're seeing rapid growth in the number of companies offering voluntary benefits programs to provide employees with the financial products they might not be able to obtain or afford on their own," reports Robert...

...Duluth, Ga. The firm can help employees find the best deals on a range of financial services , traditional benefits like long-term care or vision, legal services, plus property and casualty insurance. Coming soon: credit cards, financial planning , cash back real estate services and corporate relocation.

Perhaps best of all, it's free to clients and employees (CFN...employees will be even more receptive to group-rate purchasing if they're able to buy the products and services through payroll deductions. Most recently, RewardsPlus of America Corp., headquartered in Baltimore, Md., teamed up on ...

...Their new ChoiceRewards program is available at no extra charge to users of Ceridian's electronic payroll services. The program offers products and services such as long-term care insurance, mortgages and...

...three years, and that 30% of all employees will pay for at least one voluntary benefit .

4) Employee heal thyself. A downside of managed health care is the frustration patients sometimes encounter when...5) The union label. Credit union membership can also be perceived as a very attractive employee benefit , one that carries no cost to the sponsor company. Though some investigation into background and...

...serve Westchester County, N.Y., employees of IBM. It has since welcomed employees of IBM Affiliated Groups and merged with American Express Federal Credit Union.

USAlliance members can access a full range of financial services , from checking accounts and credit cards to discount brokerage services. Membership also entitles Massachusetts drivers...

...COMPANY NAMES (DIALOG GENERATED): Consulting Group ; GeoAccess Inc ; GeoAccess Online Health Library ; Institutional Business Organization ; Insurance Answer Center ; IBM Affiliated Groups ; Jackson National ; MetLife ; St Paul Companies ; USAlliance Federal Credit Union ; Zurich Insurance Group

7/3,K/13 (Item 1 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(C)2007 Knight Ridder/Tribune Bus News. All rts. reserv.

Robert Finley

06683028 (USE FORMAT 7 OR 9 FOR FULLTEXT)
San Jose Mercury News, Calif., Dan Gillmor Column
Dan Gillmor
San Jose (Calif.) Mercury News
July 16, 1999
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 1081

...TEXT: cents, but it's been quite a ride.
Today, Intuit is a software company, a financial - services company and an Internet company -- and all of those are related. Someday, it'll all...

...s increasingly strong Money Central operation, is in the old-fashioned workings of the traditional financial - services industry. From insurance to payroll to investments and more, the old ways are "antiquated, slanted ...

...online mortgage arena -- but Intuit is making better returns and is expanding faster.
Consumers can buy life insurance through Quicken.com in all 50 states. Auto insurance quotes are available to about three-quarters...
...small business does goes through this accounting system, Intuit can become a gateway to more financial services .
Take payroll . Intuit is offering an online payroll system based on QuickBooks. "All of the information is sitting there already," he observes. The...

...the transactions, take money from the employer's account and deposit it directly in the employees ' accounts , meanwhile sending tax payments to appropriate governmental agencies. Harris says this system curbs errors and costs much less than established third - party computerized payroll services.

Speaking of payroll , Intuit is keeping employees around longer these days. Silicon Valley companies are notorious for poaching...

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File 16:Gale Group PROMT(R) 1990-2007/Apr 16
 (c) 2007 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2007/Apr 17
 (c)2007 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2007/Apr 17
 (c) 2007 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2007/Apr 17
 (c) 2007 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2007/Apr 11
 (c) 2007 The Gale Group

Set	Items	Description
S1	641784	(PENSION OR PENSIONS OR RETIREMENT OR EMPLOYEE OR EMPLOYEES OR WORKER OR WORKERS OR PERSONNEL)(2N)(BENEFIT OR BENEFITS OR PLAN OR PLANS OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS OR SAVING OR SAVINGS)
S2	17841	(PAYROLL OR PAYCHECK? ? OR PAYCHEQUE? ? OR PAY() (CHECK OR - CHECKS OR CHEQUE? ?) OR SALARY OR SALARIES OR WAGE OR WAGES OR COMPENSATION)(8N)(ONLINE OR ON()LINE OR ELECTRONIC OR DIGITAL OR DIGITALI??? OR COMPUTERI?ED)
S3	3099905	(FINANCIAL OR ESTATE OR INVESTMENT)(4N)(SERVICE OR SERVICES OR MANAGEMENT OR PLANNING OR ADMINISTER??? OR ADMINISTRAT??? OR PROVIDE? ? OR PROVIDING OR SUPPORT OR SUPPORTING OR MAINTENANCE)
S4	510581	(PRIMARY OR PRIMARILY OR DIRECT OR DIRECTLY OR THROUGH OR - CHANNEL OR CHanneled OR CHANNELING)(4N)(BUY OR BUYING OR PURCHAS??? OR PROCUR??? OR PROCUREMENT OR ACQUIR??? OR INVEST OR - INVESTS OR INVESTED OR INVESTING OR OBTAIN???)
S5	2351230	AFFILIATE? ? OR (3RD OR THIRD OR ANOTHER OR OTHER OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY OR PARTIES OR PROVIDER? ? OR AGENT OR BROKER? ?) OR THIRDPARTY OR INTERMEDIARY OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S6	114	S1 AND S2 AND S3 AND S4 AND S5
S7	30	S6 NOT PY>2000
S8	23	RD (unique items)

8/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07510224 Supplier Number: 63041086 (USE FORMAT 7 FOR FULLTEXT)
Union Planters a Late-Comer to the Internet Ball.
Power, By Carol
American Banker, v165, n125, p1
June 29, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1522

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
...electronic billing venture of Chase Manhattan Corp., Wells Fargo & Co., and First Union Corp., over other providers. "We would like to do bills in-house." In addition to its consumer portal, Union...

...portal for commercial customers. It is working with Intelisys Electronic Commerce Inc. to offer electronic procurement through the site. The bank initially will use Intelisys' software for its own procurement. "Then we...

...of a professional employee management service two months ago, so it could offer small businesses online payroll, 401(k) retirement plans, and general ledger functions. Despite all its activity on the Internet, a new data warehouse...Dimension 3000. Besides the Kirchman software, it runs a mortgage system from Alltel Corp., a financial services system for insurance and brokerage, and one for trust operations. There are also four ancillary...

8/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07439355 Supplier Number: 62553585 (USE FORMAT 7 FOR FULLTEXT)
Web Buyer - Site Reviews for Online Shopping.(Directory)
Savetz, Kevin; Crane, Abigail
Computer Shopper, p197
July, 2000
Language: English Record Type: Fulltext
Article Type: Directory
Document Type: Magazine/Journal; Trade
Word Count: 10345

... networking products, and software can choose from more than 40,000 products at HardwareStreet.com. Affiliated sites DownloadDrive.com and SoftwareStreet.com offer thousands of software choices.

idot.com
Pros: equipment...re seeking. In the eBarn area, you can pay for, register, and download commercial software.
Financial Services
www.americancentury.com
Pros: stock, bond, and option trading - retirement services - smooth navigation
whether you...
...tools for options traders - smooth navigation
Offering a variety of IRAs, mutual funds, and other investment services, Ameritrade features low commissions for Internet, phone, and broker-assisted investing. Clients can receive timely...

...small-business owners. You'll find insightful articles on accounting, payroll, and taxes. Check the benefits and retirement page to learn how

to choose an IRA, create a benefits policy, or provide health...

...smooth navigation

StockMaster will tell you the trading price and details of any stock or investment fund, providing instant graphs of that stock's activity. A subscription service provides access to Baseline Company...businesses. Using a secure Web browser, you can submit payroll for direct deposit to your employees' bank accounts. The site can exchange data with more than two dozen accounting programs.

efax.com

The...

...Services will help any business become more efficient and receive more than 80 financial reports. Online Payroll can receive input by telephone, fax, modem, or direct link with your electronic time clock.

paycheckcity.com

Paycheck City provides web-based calculators to verify the accuracy of payroll checks. Employers can use...cancel your reservation online, and you get an instant confirmation.

tickets.com

Pros: smooth navigation - buy tickets directly or at auction

Entertainment, sports, and travel: If you need a ticket to get in...

8/3,K/3 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07155319 Supplier Number: 60963010 (USE FORMAT 7 FOR FULLTEXT)

Resources for Web Buying.(Directory)

Savetz, Kevin; Gardiner, Peace

Computer Shopper, p199

May, 2000

Language: English Record Type: Fulltext

Article Type: Directory

Document Type: Magazine/Journal; Trade

Word Count: 9669

... networking products, and software can choose from more than 40,000 products at HardwareStreet.com. Affiliated sites DownloadDrive.com and SoftwareStreet.com offer thousands of software choices.

idot.com

Features: equipment...for the web, you can prepare, electronically file, and print federal and state tax returns.

Financial Services

www.americancentury.com

Features: stock, bond, and option trading, retirement services

Whether you are a...

...Internet, phone, and broker- assisted investing. Offering a variety of IRAs, mutual funds, and other investment services, Ameritrade handles myriad account types, including investment clubs.

bondsonline.com

Features: daily bond-market commentary...small-business owners.

You'll find insightful articles on accounting, payroll, and taxes. Check the benefits and retirement page to learn how to choose an IRA, create an employee - benefits policy, or provide health insurance.

schwab.com

Features: 24-hour customer service, special services for...

...investment discussions

StockMaster will tell you the trading price and details of any stock or investment fund and provide instant graphs of that stock's activity. A subscription service provides access to Baseline Company...businesses. Using a secure web browser, you can submit payroll for direct deposit to your employees' bank accounts. The site can exchange data with more

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than two dozen accounting software programs.
efax.com...

...Services will help any business become more efficient and receive more than 80 financial reports. Online Payroll can receive input via telephone, fax, modem, or direct link with your electronic time clock...

...modify, or cancel your reservation online, and you get an instant confirmation.

tickets.com

Features: buy tickets directly or at auction

Entertainment, sports, and travel: If you need a ticket to get in...

8/3,K/4 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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07000818 Supplier Number: 59198830 (USE FORMAT 7 FOR FULLTEXT)

Resources for Web Buying.(Buyers Guide)

Savetz, Kevin; Gardiner, Peace

Computer Shopper, p203

March, 2000

Language: English Record Type: Fulltext

Article Type: Buyers Guide

Document Type: Magazine/Journal; Trade

Word Count: 9887

... networking products, and software can choose from more than 40,000 products at HardwareStreet.com. Affiliated sites DownloadDrive.com and SoftwareStreet.com offer thousands of software choices.

idot.com

Features: equipment...Accounting Sites Directory offers myriad links to help you find the tax info you need.

Financial Services

www.americancentury.com

Features: stock, bond, and option trading, retirement services

whether you are a...

...Internet, phone, and broker-assisted investing. Offering a variety of IRAs, mutual funds, and other investment services, Ameritrade handles myriad account types, including investment clubs.

bondsonline.com

Features: daily bond market commentary...small-business owners.

You'll find insightful articles on accounting, payroll, and taxes. Check the benefits -and- retirement page to learn how to choose an IRA, create an employee - benefits policy, or provide health insurance.

schwab.com

Features: 24-hour customer service via phone and...

...discussions

StockMaster will tell you the trading price of and details about any stock or investment fund and provide instant graphs of that stock's activity. A subscription service provides access to Baseline Company...

businesses. Using a secure web browser, you can submit payroll for direct deposit to your employees' bank accounts. The site can exchange data with more than two-dozen accounting software programs.

efax.com...

...Services will help any business become more efficient and receive more than 80 financial reports. Online Payroll can receive input via telephone, fax, modem, or direct link with your electronic time clock...

modify, or cancel your reservation online, and you get an instant confirmation.

tickets.com

Features: buy tickets directly or at auction

Entertainment, sports, and travel: If you need a ticket to get in...

8/3,K/5 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

13397157 SUPPLIER NUMBER: 70745015 (USE FORMAT 7 OR 9 FOR FULL TEXT)
National Income and Product Accounts (PART 2).(Statistical Data Included)
Survey of Current Business, 80, 4, NA
April, 2000
DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222
LANGUAGE: English. RECORD TYPE: Fulltext.
WORD COUNT: 27588 LINE COUNT: 10492

...	territories and Puerto Rico(3)			
	Adjustment for grossing of	16	3.4	3.4
	parent/ affiliate			
	transactions(6)			
	Equals: Income receipts, NIPA's	17	232.3	245.6
	Imports of goods...			
...	Rico(3)			
	Equals: Imports of goods, NIPA's	23	757.6	808.3
	Imports of services, ITA's	24	141.4	150.8
	Less: Statistical differences(2)	25	0	0
	Plus...			
...	5			
	rest of the world			
	Adjustment for grossing of	32	3.4	3.4
	parent/ affiliate			
	transactions(6)			
	Equals: Income payments, NIPA's	33	211.9	227.5
	Balance on goods...			
...	15-22-26-30)			
	Equals: Net exports of goods and	39	-63.9	-70.9
	services and net receipts of			
	income, NIPA's (5+12+17-23-27-33)			
	Unilateral current...			
...	Puerto Rico(3)			
	Equals: Exports of goods, NIPA's	689.0	681.3	
	Exports of services, ITA's	258.8	263.7	
	Less: Transfers of goods and	.3	.2	
	services under...			
...	0			
	territories and Puerto Rico(3)			
	Adjustment for grossing of	4.5	5.0	
	parent/ affiliate			
	transactions(6)			
	Equals: Income receipts, NIPA's	282.6	285.3	
	Imports of goods, ITA...			
...	18.5			
	rest of the world			
	Adjustment for grossing of	4.5	5.0	

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Personal services	
Business services	
Auto repair, services, and...	102.56	100.00	
Compensation of general government employees, except own -account investment(3)	15	104.42	100.00
Military	16	103.81	100.00
Civilian	17	105.46	100.00
Consumption of general...			
...96.24	100.00		
Compensation of general government employees, except own -account investment(3)	51	93.83	100.00
Military	52	93.17	100.00
Civilian	53	94.98	100.00
Consumption of general...			
...Services	98.98	95.81	
Compensation of general government employees, except own -account investment(3)	96.41	93.39	
Military	97.31	95.11	
Civilian	94.88	90.45	
Consumption of general government	99...		
...Services	101.96	103.66	
Compensation of general government employees, except own -account investment(3)	102.91	105.37	
Military	102.60	104.52	
Civilian	103.47	106.89	
Consumption of general government	100	investment and	

related expenditures for goods and services is classified as investment in structures and in software. The compensation of all general government employees is shown in the addendum...

8/3,K/6 (Item 2 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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13396701 SUPPLIER NUMBER: 70465637 (USE FORMAT 7 OR 9 FOR FULL TEXT)
 National Income and Product Accounts Tables (PART
 2).(Illustration)(Statistical Data Included)
 Survey of Current Business, 80, 8, NA
 August, 2000
 DOCUMENT TYPE: Illustration Statistical Data Included ISSN: 0039-6222
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 26218 LINE COUNT: 10741

...	and				
	real estate	1,386.9	1,109.7	1,156.6	1,183.5
	Services	1,782.9	1,448.7	1,476.2	1,499.7
	Government	953.2...	75,441	78,125	
	Insurance agents, brokers, and service	57		32,424	34,456
	Real estate	58		44,526	47,750
	Holding and other investment offices	59		19,274	20,709...
Depository	institutions	53	2,017	2,033	
	Nondepository institutions	54		514	574
	Security and commodity brokers	55		581	630
	Insurance carriers	56		1,505	1,526
	Insurance agents, brokers, and				

...96

Services	95.45	95.88	
Compensation of general government employees, except own-account investment(3)	93.37	90	.90
Military	95.11	93.22	
Civilian	90.42	86.99	
Consumption of general government...			

...51

Services	103.91	106.94	
Compensation of general government employees, except own-account investment(3)	105.54	110	.08
Military	104.40	108.26	
Civilian	107.53	113.34	
Consumption of general government...			

...new own-account investment and related expenditures for goods and services is classified as investment in structures and in software. The compensation of all general government employees is shown in the addendum.

(4.) Consumption of...safe deposit box rental (s.).	62	100.00	106.40
Services furnished without payment by financial intermediaries except life insurance carriers (s.).	63	100.00	106.45
Expense of handling life insurance and pension plans(17) (s.)	64	100	. 00
104.16 Legal services(18)	65	100.00	102.61
Funeral and burial expenses (s...deposit box rental (s.).	175	100.00	104.93
Services furnished without payment by financial intermediaries except life insurance carriers (s .).	176	100.00	108.40
Expense of handling life insurance and pension plans(17) (s.)	177	100. 00	105
.47 Legal services (s.)	178	100.00	104.07
Funeral and burial expenses (s.)	179...safe		
deposit box rental (s.).	120.51		133.05
Services furnished without payment by financial intermediaries except life insurance carriers (s .).	110.63		118.35
Expense of handling life insurance and pension plans(17) (s.)	102.01		103 . 01
Legal services(18)	104.75		106.16
Funeral and burial expenses (s.)	102.75		99...
116.39 Expense of handling life insurance and pension plans(17) (s.)	111.25		117. 03
Legal services (s.)	108.81		114.07
Funeral and burial expenses (s.)	106.		

8/3,K/7 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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12358362 SUPPLIER NUMBER: 62290097 (USE FORMAT 7 OR 9 FOR FULL TEXT)
BEA CURRENT AND HISTORICAL DATA.(Brief Article)

Survey of Current Business, 80, 2, D-1
Feb, 2000

DOCUMENT TYPE: Brief Article ISSN: 0039-6222 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 27523 LINE COUNT: 09985

...	goods and services		1,054.8	1,072.4		
	Plus: Imports of goods and services		1,393.0	1,428.6		
	Equals: Gross domestic purchases		9,216.9	9,359.4		
	Less: Change in private inventories		38.0	65.4		
	Equals: Final sales to domestic purchasers		9,172.2	9,288.3		
	NOTE.--Chained (1996) dollar series are calculated as the product...					
business transfer	payments					
	less subsidies		564.0	598.7		
	Domestic income		4,262.0	...		
	Compensation of employees		3,385.3	3,614.4		
	wage and salary accruals		2,871.5	3...		
2	52.1	52.1				
	Net interest		136.8	143.0		...
	Gross product of financial corporate business		645.2	659.1		...
	Gross product of nonfinancial corporate business		5,094.9	5...		
271.9	281.2	273.1	275.1			
	Compensation of general government employees, except own- account investment(3)		131 .0	133.1	131.1	129.9
	Consumption of government fixed capital(4)		61.6...			
...145.5	153.0	145.3	146.8			
	Compensation of general government employees, except own- account investment(3)		81 .9	87.9	82.1	84.2
	Consumption of government fixed capital(4)		20.9...			
...706.1	745.8	711.6	719.9			
	Compensation of general government employees, except					

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places					
Personal services		21,244	22...		
agents, brokers,	746	767	787		
and service					
Real estate			1,442	1,481	1,535
Holding and other investment			248	245	250
offices					
Services			36,517	38,006	39,545
Hotels and other lodging places			1,794	1,833	1,876
Personal services			1,318	1,326	1...
...agents, brokers,	871	875	880		
and service					
Real estate			1,676	1,684	1,706
Holding and other investment			238	234	237
offices					
Services			36,396	37,956	39,353
Hotels and other lodging places			1,620	1,665	1,703
Personal services			1,798	1,789	1...
652 41,974 43,547					
and service					
Real estate			29,810	31,936	34,882
Holding and other investment			68,357	75,855	84,262
offices					
Services			29,791	31,118	32,746...
brokers,	707	724	739		
and service					
Real estate			1,274	1,302	1,343
Holding and other investment			238	234	237
offices					
Services			32,232	33,674	35,151
Hotels and other lodging places			1,561	1,603	1,649
Personal services			1,163	1,161	1,176...

8/3,K/8 (Item 4 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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12343846 SUPPLIER NUMBER: 55671958 (USE FORMAT 7 OR 9 FOR FULL TEXT)
 BEA CURRENT AND HISTORICAL DATA.
 Survey of Current Business, 79, 8, D1
 August, 1999
 ISSN: 0039-6222 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 27336 LINE COUNT: 09402

...	3	84.9		
Net interest			147.1	162.5 159.2
Gross domestic product				
of financial corporate				
business			546.4	594.7 586.4
Gross domestic product				
of nonfinancial				
corporate business...8	100.2			
Net interest			161.9	164.1 164.9
Gross domestic product				
of financial corporate				
business			591.2	597.1 604.0
Gross domestic product				
of nonfinancial				
corporate business...19.9	19.5		19.6	
Veterans benefits		22.4	23.3	23.3
Government employees				
retirement benefits			151.4	159.2 156.8

Personal services...

8/3,K/9 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

12002740 SUPPLIER NUMBER: 61623193 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Do It Yourself.(human resources management)
Donnelly, George
CFO, The Magazine for Senior Financial Executives, 16, 5, 87
April 15, 2000
ISSN: 8756-7113 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2135 LINE COUNT: 00179

... reductions would be an even bigger incentive, however. while vendors point to robust returns on investment with self-service HR, those numbers are mostly predicated on time reductions of processes. That's not necessarily...

...employs about one HR staffer for every 100 workers. Browser-based systems (available from such third-party vendors as Concur Technologies, Talx, Netdynamics, and Interlynx) should improve that ratio dramatically by either...

...maker Autodesk, for one, implemented a virtual payroll system almost two years ago. Through its payroll outsourcer Probusiness, Autodesk workers can view a check online the day before the check goes into direct deposit. Employees who still want paper have...web-based benefits enrollment. It has also rolled out a graphical interface for employee stock purchases, as well as online direct-deposit information.

Consultants advise against making too much data available to workers, however. Some companies...factor, which varies by process, must be applied to the above to calculate total annual savings for all employees.

8/3,K/10 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10464262 SUPPLIER NUMBER: 21065470 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Statements to Congress.
Federal Reserve Bulletin, v84, n8, p619(49)
August, 1998
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 40927 LINE COUNT: 03339

... related to mergers and acquisitions between U.S. banks and between banking organizations and other financial services firms. Under U.S. law, when considering the competitive effects of a proposed bank merger...

...country supervision standards for foreign banks. In my testimony before the Committee on Banking and Financial Services on April 29, I discussed each of these topics in some detail.(1) Lastly, if...is the ongoing blurring of distinctions between what were, not very long ago, quite different financial services. Today, as the Board has testified on many occasions, and despite the fact that banks...

...of services for retail customers, it is increasingly difficult to differentiate between many products and services offered by commercial banks, investment banks, and insurance companies. Thus, we should not find it surprising that firms in each...

...partly on survey findings that indicate that households and small businesses obtain most of their financial services in a very local

Robert Finley

...have the activities of the holding company subsidiary count toward the CRA performance of an affiliated bank.

COMMERCE AND BANKING

Last year, the Board, in testimony before the House Banking and...

...period.

Unitary thrift holding companies--holding companies with only one thrift subsidiary--now may be affiliated with commercial entities. Only a few are, but H.R. 10 would grandfather the ability...

...our economy and complicate efforts to create a fair and level playing field for all financial service providers.

Accordingly, the ...change outdated statutory limitations that stand in the way of more efficiently and effectively delivering financial services to the public. Many of these changes will occur even if the Congress does not...

...The Federal Reserve urges the committee to establish a wider scope for the delivery of financial services through the holding company vehicle. This is the best way to minimize the spread of...

...First Vice President, Federal Reserve Bank of New York, before the Committee on Banking and Financial Services, U.S. House of Representatives, June 23, 1998

I am pleased to appear before the...today are also highly dependent on the availability of real-time price and trade quotations provided by financial information services.

For recordkeeping, administration, and trade settlement purposes, our hypothetical mutual fund would also likely maintain a relationship with...

...transactions would typically settle over the books of domestic wholesale payment systems, such as the Clearing House Interbank Payments System (CHIPS) or Fedwire in the United States, and the new TARGET system...

ensuring Y2K readiness in every financial market worldwide. Through our ability to serve as a clearinghouse for Y2K information, however, I believe that the Joint Year 2000 Council will play a...the coverage of this framework to exchanges and trading systems, as well as to major financial information services providers, and hopes to expand the number of countries and systems that are included. We...

...2000 Council will relate to contingency planning. In this context, I should note that contingency planning is something that most financial market authorities, particularly central banks, undertake regularly with regard to a wide variety of potential...

...DESCRIPTORS: Financial services industry

8/3,K/11 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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09971426 SUPPLIER NUMBER: 20113629 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Picking the best.(Accounting Today 1998 Top 100 Software Products)(includes related article on non-Top 100 accounting software packages and a directory to software vendors)

Accounting Today, v11, n22, p24(19)

Dec 15, 1997

ISSN: 1044-5714

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 16358

LINE COUNT: 01460

... major new operating features in accounting software. Several vendors are gearing for the future with electronic commerce capabilities.

Robert Finley

other new functionalities include payroll, contact management and practice management-type features.

The packages in this category typically feature the core financial management applications of general ledger, accounts payable and receivable, purchase/sales order. And vendors are adding...multi-user -- N/A.

Maint./Support: Annual fees -- N/A; tech support -- \$159.

Training: From third - party vendors.

Customer contact: Customer service (800) 322-MYOB; e-mail -- njcustserve@bestware.com
Navision Financials...

...Accounting

* Open Systems Holdings Corp.

Functionality includes general ledger, accounts payable/receivable, payroll, sales order, purchase order, direct deposit, fixed assets, inventory, print manager, report writer. Two other modules add ability to deliver...

...paul1@osas.com

Peachtree Complete Accounting for Windows

* Peachtree Software

Targeted specifically at small businesses. Provides financial management functions. Easily integrated with software delivering assorted other small business management functions such as sales...custserv@SBT.com

Quick Books

* Intuit Inc.

Designed for very small and single-operator businesses, provides full range of financial management functions. Features ability to customize invoices, electronic banking and bill payment, job costing, inventory management...

...Corp.

12-module accounting suite operable in DOS or Unix environments includes all the traditional financial management functions plus sales analysis. A legacy-based version can stand alone or be integrated into...

...ext. 397; e-mail-milo@realworld.com

Solomon III for Windows

* Solomon Software

DOS-based financial management package includes general ledger, accounts receivable/payable, order entry, purchasing, inventory, direct deposit, encumbrance, job costing, attendance/leave tracking, cash management and report/graphics design functions.

Future...major business accounting and tax software, on-line help at all levels, on-the-fly account and employee/vendor editing in data entry and a payroll reporting subsystem.

Future functionality: Update, scheduled for...

...Hans Bartels, marketing director (800) 932 3244; e-mail -- class2@idiom.com

Client Ledger System

* Financial Microsystems Inc.

Software provides laser-printed W-2, W-3, 1099, 1096, 940 and 941 forms and OCR-scannable...e-mail -- sales@blackbaud.com

Fund Accounting Software

* Executive Data Systems Inc.

This series of financial management products is available in 32-bit windows and 16-bit windows and DOS versions. Five...project and grant tracking, payroll/human resources, and commitment and encumbrance tracking along with core financial management functions. It also allows real-time or batch data entry, reporting across fiscal periods, budgeting ...

...693; e-mail -- barbie@fundware.com

MIP NonProfit Series for Windows

* Micro Information Products Inc.

Financial management pack includes GL, accounts payable, payroll, budget, bank reconciliation and several other functions in integrated...

...of payroll and human resources functions, delivers payroll processing and reporting and can automatically prepare payroll tax information for transmission in compliance with Electronic Federal Tax Payment System requirements. Features include over 100 built-in reports and forms, a... pricing.

Customer contact: Mirto Capeder, president (425) 562-5858; e-mail -- protym@protym.com

PERSONAL FINANCIAL PLANNING

With more accountants launching and expanding their personal financial planning services, Accounting Today this year adds PFP as a distinct Top 100 Software Products category.

Financial planning software is generally broken down to basic analysis, asset allocation, client and portfolio management and investment /data analysis. Other categories can include cash management, income tax planning, education saving, insurance, retirement and estate planning. Functionality features include "what if" scenario analysis, historical data analysis and graphics capability. These Top 100 financial planning products, all windows-based, can do tax planning, handle pension, retirement, estate and college planning capabilities, and determine asset allocation strategies and life insurance requirements.

BNA Income Tax Planner

* BNA...

...support (800) 4242983; e-mail -- software@bna.com

Exec Plan for windows

* Sawhney Systems Inc.

Financial planning system features graphics capability and report formatting. Functionality includes pension, retirement and estate planning.

Future functionality: N/A

Original release: N/A

Users: N/A

Platforms: DOS; windows 3...

...modules include budget analysis, net worth, economic assumptions, retirement needs analysis, education funding, life insurance, estate planning, disability insurance and asset allocation.

Future functionality: IRA calculator.

Original release: N/A

Users: N...Tax

* Arthur Andersen

32 bit product covers individual, corporation, S corp, partnership fiduciary, tax exempt, employee benefits, gift and charitable trust taxes. It includes on screen forms and on-line automatic calculations...COM

Pencil Pushers Tax Software

* Damirus Corp.

Individual, corporation, S corp, partnership, fiduciary, tax exempt, employee benefits, and not-for-profit federal taxes and some states' 1040 and entity taxes. Electronic filing...service.

Training: N/A

Customer contact: Sales (800) 525-1040

Tax Shop

* TK Publishing (an affiliate of Damirus Corp.)

Individual, corporation, S corp, partnership, fiduciary end 1065 forms. The package includes...federal tax libraries, a state tax reporter, multi-state tax research, and specialized libraries for estate planning, business entity planning and pension/payroll tax. Search capabilities include a tax-specific thesaurus and simple word, plain...Business Maestro Planet Corp.

Scalable, windows-based budgeting system. Provides tools for enterprise-wide budget planning, business modeling, financial

Robert Finley

forecasting and budget process management . Available in single-user desktop and enterprise editions. Enhancements planned for 1998 include the ability...

...and a server version.

Pay Base - Payment Server

Bottomline Technologies Inc.

Combines check writing and electronic payment for tax/ payroll disbursements. 32-bit package. Operates in windows and AS/400 environments. Users can originate and receive automated clearing house or financial electronic data interchange transmittals from any financial application and can laser-print checks...

8/3,K/12 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09761145 SUPPLIER NUMBER: 19798823 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The 400: the average net worth of the Forbes Four Hundred is \$1.6

billion.(Forbes 400)

Forbes, v160, n8, p181(69)

Oct 13, 1997

ISSN: 0015-6914

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 27071

LINE COUNT: 02295

... billion, now run by Forrest Jr. and John.

Henry Ross Perot,\$3.3 billion,Computer services , real estate . Dallas. 67,Married; 4 daughters, 1 son

Waning political sway, but business mind fully intact...sold to Westinghouse Electric for \$5.4 billion 1995. Brothers known for informal if tightfisted management style, investment savvy. Donated more than \$40 million to NYU, including \$30 million for the Tisch Hospital...in mobilizing business behind Nafta. Sold family's remaining Rockefeller Center stake. Turned over Rockefeller Financial Services to son David 1992. Member since 1982.

Ralph Lauren,\$1.8 billion,Apparel, home furnishings...

...human resources application software. Revenue up nearly 100% last year. Also does big business in financial services software. Latest market: planning applications for manufacturers. Cofounded Integral Systems, quit 1986 after failing to convince board that mainframes...children

Egyptian-born, Berkeley undergrad, Harvard M.B.A. Naturalized 1961. Anderson Clayton 1951, advised pension funds . "The Sphinx" had early coup: landed Rice U.'s massive endowment 1960s, now \$2 billion...Hills, home of his grandfather. Member since 1982.

Eli Broad,\$1.3 billion,Home building, financial services .,Los Angeles. 64,Married, 2 children

Rescued flagging Disney Hall project this year with pal...

...two fortunes off baby boomers: first by building them houses, then by providing them with retirement savings investments. SunAmerica stock up (split-adjusted) from 70 cents to \$36 since 1990. Longtime friend...were eager to cash in and take the company public. But sweetened dividends and an Employee Stock Ownership Plan seem to have quelled their desires. Control split among 3 family branches, including James R...Thorndale estate. Founder's great-great-grandson, Oakleigh IV, joined company, rolled up sleeves: trimmed payroll , reorganized management, pushed for dramatic shift toward electronic publishing. Rewarded with CEO title April 1995. Sold out last year to Wolters Kluwer, doubling...Lenfest Communications struggled through 1980s; rescued with financing from TCI, now 50% owner. Built business through clustering cable systems; acquired multiple Philadelphia and Delaware-area systems. Now one of largest clusters in U.S., with...Player, Jack Nicklaus. Over 5 divisions including: event management; corporate representation; TV and film production; financial

services ; client management , including Tiger Woods, Evander Holyfield, Wayne Gretzky, Monica Seles. Member since 1995.

Bruce Kovner,\$650...Miami Beach. 61,Divorced, 3 children
Took over father's Miami television station 1971. NBC affiliate , no debt. Dropped by NBC 1987. Big mistake. Ed revamped as tabloid news station: crime...

...Oswego, Ore. 56,Married, 2 daughters

Guiding family's textile interest, R.B. Pamplin Corp., through soft denim market: purchased 2- ...1929, perfected the single-handle Delta faucet. Yale-educated Richard took over 1968, guided company through expansion, diversification. Acquired more than a hundred companies; targeted low-tech industry, high-margin firms. Stumbled with purchase...

...Miami Beach. 61,Divorced, 3 children

Took over father's Miami television station 1971. NBC affiliate , no debt. Dropped by NBC 1987. Big mistake. Ed revamped as tabloid news station: crime...Oswego, Ore. 56,Married, 2 daughters

Guiding family's textile interest, R.B. Pamplin Corp., through soft denim market: purchased 2-years' supply of cotton just before prices spiked 1996. Ordained minister, author of 13...

...1929, perfected the single-handle Delta faucet. Yale-educated Richard took over 1968, guided company through expansion, diversification. Acquired more than a hundred companies; targeted low-tech industry, high-margin firms. Stumbled with purchase...

8/3,K/13 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09022287 SUPPLIER NUMBER: 18754998 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The economics of electronic benefit transfer payments.
Humphrey, David B.
Economic Quarterly, v82, n2, p77(18)
Spring, 1996
ISSN: 1069-7225 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6949 LINE COUNT: 00565

...AUTHOR ABSTRACT: programs do not have a bank account. Electronic benefit transfer (EBT) allows such recipients to obtain benefits electronically through ATM and debit card terminals, rather than by checks or food stamps. In so doing...

TEXT:

...to recipients each year. This includes cash benefits, food stamps, Social Security, student loans, unemployment, retirement , and other benefit payments. Almost 70 percent of these payments are paper-based. Paper is used for 60...

... more benefit payments, ranging from food stamps to Social Security to military, state, and federal retirement payments.

Benefit Recipients without a Deposit Account

EBT focuses on those benefit recipients that do not have...method in the United States. Electronic payments include credit card, debit card (POS), and automated clearing house (ACH) payments. ACH payments include direct debits (preauthorized bill payments), direct deposits (direct deposit of...

...in paper costs is expected to be sufficient not only to pay back this terminal investment but also to provide net savings to U.S. taxpayers of over \$250 million overall. Once the program is...

...electronic cash registers now in place in most supermarkets can be programmed to control the purchase of items not covered through benefit

programs (e.g., alcoholic beverages, rather than food items).

The EBT cost estimate in...from food stamps to Social Security to Aid to Families with Dependent Children to military retirement. Many benefit recipients have accounts at depository institutions and increasingly receive benefits through an electronic direct deposit...switch away from government-issued checks, at both the federal and the state level, to electronic direct deposit of payroll, Social Security, retirement, and other benefits. Indeed, recent federal legislation requires most federal government payments to be made electronically by 1999...

8/3,K/14 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07718894 SUPPLIER NUMBER: 16669229 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Alphabetical listings: how to use the 1995 Health Management Technology market directory issue.
Health Management Technology, v16, n3, p14(64)
Feb 15, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 66155 LINE COUNT: 05980

... healthcare institutions, patient account folder tracking, prebilling error correction, online correction of prebilling edit failure/intermediary rejections, automated remittance and allowance posting and customized reports.

ACCESS HealthNet, Inc. 2219 Thousand Oaks...comprehensive, real-time materials management system that integrates the entire supply function. All activity, from purchase requisition through patient expensing, is brought together with transactions simultaneously reflected throughout the system.

Advanta Systems, Inc...Price Range: Call for more information
Hardware/Operating System: IBM AS/400, RS/6000 Comprehensive financial, clinical and management information systems designed specifically for the rapidly changing needs of nursing homes and home healthcare...synergies between the seller and the buyer to promote deal closure. Professional business plan preparation services are available.

AmeriCare Financial Services 3424 Via Oporto, Ste. 201 Newport Beach, CA 92663 (714) 723-1212; FAX: (714) 723...

...that maximize revenue, increase reimbursement and improve profit without risk, including managed-care contract compliance, third-party liability recovery, charge-audit review, operational and procedural-level enhancement, A/R management, business-office...

...Hardware/Operating System: VeriFone, PSION and Lynx ASC sells and supports data-entry terminals and electronic payroll-management software to the healthcare industry for time, attendance and labor distribution. Terminals: programmable, fixed...Answers Medical Information Systems provide medical laboratories with enterprisewide computing solutions. Answers Laboratory Systems, Answers Financial Systems, Answers Information Support Systems, Answers Consulting Services, Answers Blood Bank Systems, Answers Supplies, Answers Integration Services.

APACHE Medical...profiling. Three internal modules perform productivity analysis, cost accounting and income projection for Medicare and third-party payers using the RBRVS.

Century Analysis Inc. 114 Center Ave. Pacheco, CA 94553 (510) 680...
...product selection CES HIS provides integrated solutions to healthcare providers for electronic transactions through our clearinghouse for eligibility. Medicaid enrollment, claims processing, remittance advice, managed care, physician billing, payment services, document...Netware, OS2 CGI writes, installs and supports electronic-claims editing and processing as well as financial-management software for hospitals, group practices and other healthcare facilities.

Robert Finley

reporting, office automation, electronic data interchange (EDI), general ledger, accounts payable and payroll. Network of 100 company-owned locations and authorized independent distributors. 7,600 practices as customers...

...systems for healthcare professionals and CHINS. We also own and operate a full-service claims clearinghouse.

V.T. Regina & Associates 3 Gould St. Boston, MA 02132 (617) 327-0281;
FAX: (617)...

8/3,K/15 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06813314 SUPPLIER NUMBER: 14465623 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Advanced process control strategies '93.
Hydrocarbon Processing, v72, n9, p77(53)
Sept, 1993
ISSN: 0018-8190 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 37193 LINE COUNT: 03337

... gasoline, mid-distillate, fuel oil and asphalt blending. It has been implemented on top of third party blend ratio control systems. Interfaces to third party blend planning systems are such as BLEND 2000 and P-PIMS also available.

2. REGMEL...

...up, monitoring, component ratio control, shutdown and reporting. Interfaces are available to ALGOBAC or other third party blend tank information packages.

The major benefits derived from the OASYS Advanced Blending Control and...5%. The system tracks global central bank money supplies and simulates it's impact on:

* Investment risk management. Daily global exchange rates, money market short term and long term interest rates, corporate profit...and thus require a model-predictive approach to yield tight control. Major benefits have been obtained through higher C4 recovery to the downstream alkylation unit.

Rerun tower. The overhead product composition is...and real-time execution environment provides process database access, data conditioning and limit evaluation for on-line closed loop optimization. Using the dynamic value compensation feature of OPTCOM, unit operating targets are frequently updated and kept closer to their optimal...settings, to explore "what-if" questions, develop advanced process control strategies, and provide technical/operating personnel training. Benefits derived from SPARO include: closer-to-optimum adjustment of key process variables; improved heat recovery...bank money supplies and its impact on the corporate/plant daily decision making. Features include:

* Investment risk management. Global currency exchange rates, money market short and long term interest rates, corporate profit/loss... can be linked to corporate machines as a gateway for higher level accounting, scheduling and management functions.

Economics: Return on investment comes from the availability of timely data and techniques on which to base the decision...settings, to explore "what-if" questions, develop advanced process control strategies and provide technical/operating personnel training. Benefits derived from GPPM include: closer-to-optimum adjustment of key process variables; improved heat recovery...

8/3,K/16 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05123974 SUPPLIER NUMBER: 10514820 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Terrorist worries prompt search for fuller coverage.
Morris, Joe
Corporate Cashflow Magazine, v12, n3, p7(2)
March, 1991
ISSN: 1040-0311 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6386 LINE COUNT: 00510

... benefits.

So far, the IRS has not formally ruled on the technique of using leveraged employee stock ownership plans (ESOPs) to fund the benefits. However, most observers agree that, except for the several firms...

...place retirees at too great a risk of being left without medical benefits. Unlike defined benefit pension plans, ESOPs are not guaranteed by the federal government. If a sponsoring company goes belly-up ...pricing changes. The federal Reserve is embarking upon a major effort to transform the automated clearing house into a truly all-electronic payment system.

It's a move welcomed by experts who...

...financial institutions to connect electronically, ACH mavens hope the system will become more acceptable for electronic data interchange and direct payroll deposits.

Current ACH processing schedules require companies with Friday pay days to originate direct deposit...over the previous June 1989 proposal, says Elliott Mc Entee, president of the National Automated Clearinghouse Association, Herndon, VA.

The major problem is that the proposal would push settlement of electronic...

...passing through overdraft charges.

New CHIPS security
gives corporations
another wire choice

The security-conscious Clearing House Interbank Payments System (CHIPS) is giving member banks and their corporate customers an unprecedented level...

...in this risk-allocation program," says William Walsh, executive vice president of the New York Clearing House Assn., which runs CHIPS. "At first we thought banks might balk at this program, but...often buy back shares, repackage them and sell them again. In a bear market, repackaging provides little financial gain, so most companies simply hold onto the repurchased shares.

"We're not talking about...

...cases issuers could save a heck of a lot of money if they were to acquire bonds from investors through a repurchase arrangement rather than redeem them at par."

Fees are charged in one of...or "checking" Macy's. He also is senior vice president of Bank of Boston, an affiliate.

Vendors use factors for three reasons:

*To reduce credit risk by selling receivables without recourse...

8/3,K/17 (Item 13 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04546113 SUPPLIER NUMBER: 08537913 (USE FORMAT 7 OR 9 FOR FULL TEXT)
State labor legislation enacted in 1989. (state by state survey)
Nelson, Richard R.
Monthly Labor Review, v113, n1, p35(22)
Jan, 1990
CODEN: MLARA ISSN: 0098-1818 LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT
WORD COUNT: 24685 LINE COUNT: 01996

... due. The commissioner may collect the full amount of any unpaid wages, payments due an employee welfare fund, or an arbitration award, due under the wage payment law, plus interest from the date...action. Each State attorney and public defender must now also develop and implement affirmative action plans.

Employee testing. A Drug-Free Workplace Act was approved, applicable to agencies of State Government. Job...or care of patients infected with HIV. Employers providing or administering health or life insurance benefits to employees must develop and implement procedures to maintain the confidentiality of all records relating to the medical condition or status of any persons covered by such benefits.

Worker privacy. It will not be unlawful for any person to provide a financial institution with employment information about an employee's or former employee's known or suspected...workers previously employed there remain unemployed.

Indiana
Wages. The wage payment law now permits employee wages to be paid by electronic transfer to a financial institution designated by the employee.

Agriculture. The State Board of Health...rules setting forth time limits.

A bank, savings and loan association, or credit union may provide any other such financial institution with a written employment reference which may include information reported to Federal banking regulators regarding theft, embezzlement, or other misappropriation of funds. If the employee is sent a copy of the reference, the financial institution will not be liable for...to employees for sickness or disability because of a medical condition must extend the same benefits to any employee who is pregnant. The employee must be allowed to use the leave before and after...

...be liable for hiring prospective employees and for reinstating, promoting, or paying lost wages and benefits of employees. Lie detector tests are permitted under specified conditions for employees during the course of an...taxes for 2 years prior to the awarding of a bid, and companies that are affiliates of businesses that are already resident businesses.

New York
Wages. Amounts withheld from a contractor...written notice of the exact date of termination and the exact date of cancellation of employee benefits connected with such termination. Employers who refuse to give such notice or remit premiums on...on covered public work projects who provide for or contribute to employee health and welfare plans or pension plans to post, in a conspicuous and accessible place in or about the project, notice describing...

...or participating in a proceeding under the act is prohibited. Representatives of religious organizations and other providers of services for farmworkers must be provided access to farmworkers housing, and such housing must...retirement in effect under any State statute, city or town ordinance, collective bargaining agreement, or pension plan in effect on March 3, 1983.

Employee testing. The law prohibiting employee drug testing, except ...the State's penal code.

Labor relations. The Public Utility Commission may not interfere with employee wages and benefits, working conditions, or other terms or conditions of employment that are the product of a...s certificate of residency if it is determined that the contractor is using the certificate primarily to obtain public contract bidding preference benefits for a nonresident.

Other laws. Under a reorganization of the...

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8/3,K/18 (Item 14 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Second Annual Directory of Human Resources Services, Products and
Suppliers, January 1989. (directory)
Personnel, v66, n1, pD1(167)
Jan, 1989
DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 155534 LINE COUNT: 14711

... Contact: Mr. James Lutz, Vice-President
of Market Development
Gross Sales: \$100 million
No. of Employees : 2,000
Custom service award jewelry, plaques,
gifts, and certificates service to American
corporations since...Clinton Ct., Marietta, GA 30062;
404-977-7365
Contact: Mr. Terry Griffin
Norcross United Marketing Services , 7001 Peachtree Industrial

Blvd.,
Ste. 201, Norcross, GA 30092; 404-448-3306
Contact: Mr. Carl...4599
Contact: Ben Jenkins, Senior
Vice-President
The company provides Benefit Review
Services, including Personalized Employee
Benefit Booklets, custom audio visuals,
and Benefit Counselors to meet with
employees on site. They also...

...the concept of direct reimbursement
as a method of providing a quality,
cost-effective dental plan to employees .
Contact the ADA for free materials and
assistance on setting up your own dental
benefit...

...Rick Guy, Vice-President,
Marketing
American Group Legal provides
cost-effective group legal and financial
employee benefit plans that meet the
criteria of the new tax law and which
enable companies to get...

...Atlanta, GA 30308; 404-653-1370
Contact: Loreal LeGate,
Marketing/Advertising Coordinator
Let the next employee benefit program you
offer enhance your employees' professional
image. The Corporate Club features
mens' and womens...Kochis, Director, Executive
Financial Counseling
Barry Salzberg, Director, Executive
Financial Counseling E.F. Hutton, Personal Financial Planning
Division, 26 Broadway, Rm. 1211, New
York, NY 10004; 800-847-4101
Contact: Ms. Shelley Freeman Employee Benefit Research Inst.,
2121 K St.
NW, Ste. 600, Washington, DC
20037-2121; 202-659-0670

Contact...

8/3,K/19 (Item 15 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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02823682 SUPPLIER NUMBER: 04192927 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Marketing in the modern mode. (insurance marketing)
Marinello, Robert
Best's Review - Life-Health Insurance Edition, v86, p82(2)
April, 1986
ISSN: 0005-9706 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1839 LINE COUNT: 00149

... of a changing marketplace by virtue of its emphasis on research and testing.

Today's direct response insurer obtains information needed to make marketing and product development decisions directly, and quickly, from the consumer...

...direct response sales.

New products that are gaining momentum include prepaid legal services, and IRA-affiliated products, including the direct response marketing of individual retirement accounts themselves and a newer entry, IRA guaranteed completion policies, which would make IRA deposits in

...be middle- to lower-income consumers who are becoming increasingly sophisticated in their quest for financial security and planning. As consumers broaden their level of financial knowledge, and direct response marketers find ways to...

...accept direct response marketing techniques.

At one time, clients were uncomfortable unless they were dealing directly with a person. Purchases depended on the personality of the salesperson, or, in the case of insurance, an agent. Today, people are more willing to call a toll-free 800 number or make purchases through the mail. In fact, many consumers prefer the expediency of direct response purchasing.

TIME IS PRECIOUS

One reason for this is that consumers now regard time as precious...

...25,000 or more. This additional income allows consumers to consider a wider variety of purchase options. The direct mail package that was once discarded unopened because there was no money-- no matter how...design new payment systems whereby premiums can be withdrawn from bank accounts or paid by electronic funds transfer, payroll deductions or any number of ways that are more convenient for the insured. In addition...

8/3,K/20 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02377359 SUPPLIER NUMBER: 59700906 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Resources for Web Buying.(News Briefs)
Savetz, Kevin; Gardiner, Peace
Computer Shopper, 199
April, 2000
ISSN: 0886-0556 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 10101 LINE COUNT: 00879

... networking products, and software can choose from more than 40,000 products at HardwareStreet.com. Affiliated sites DownloadDrive.com and SoftwareStreet.com offer thousands of software choices.

idot.com

Features: equipment...for the web, you can prepare, electronically file, and print federal and state tax returns.

Financial Services

www.americancentury.com

Features: stock, bond, and option trading, retirement services whether you are a...

...Internet, phone, and broker- assisted investing. Offering a variety of IRAs, mutual funds, and other investment services , Ameritrade handles myriad account types, including investment clubs.

bondsonline.com

Features: daily bond-market commentary...small-business owners.

You'll find insightful articles on accounting, payroll, and taxes. Check the benefits and retirement page to learn how to choose an IRA, create an employee - benefits policy, or provide health insurance.

schwab.com

Features: 24-hour customer service, special services for...

...investment discussions

StockMaster will tell you the trading price and details of any stock or investment fund and provide instant graphs of that stock's activity. A subscription service provides access to Baseline Company...businesses. Using a secure Web browser, you can submit payroll for direct deposit to your employees ' bank accounts . The site can exchange data with more than two dozen accounting software programs.

efax.com...

...Services will help any business become more efficient and receive more than 80 financial reports. Online Payroll can receive input via telephone, fax, modem, or direct link with your electronic time clock...

...modify, or cancel your reservation online, and you get an instant confirmation.

tickets.com

Features: buy tickets directly or at auction

Entertainment, sports, and travel: If you need a ticket to get in...

8/3,K/21 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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02362984 SUPPLIER NUMBER: 58561250 (USE FORMAT 7 OR 9 FOR FULL TEXT)

eShopper Resources for Web Buying.(Directory)

Savetz, Kevin; Gardiner, Peace

Computer Shopper, 116

Feb, 2000

DOCUMENT TYPE: Directory

ISSN: 0886-0556

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 10627 LINE COUNT: 00920

... networking products, and software can choose from more than 40,000 products at HardwareStreet.com. Affiliated sites DownloadDrive.com and SoftwareStreet.com offer thousands of software choices.

idot.com

Features: equipment...the eBarn arm of the site, you can pay for, register, and download commercial software.

Financial Services

www.americancentury.com

Features: stock, bond, and option trading - retirement services whether you are a...

...Internet, phone, and broker- assisted investing. Offering a variety of IRAs, mutual funds, and other investment services , Ameritrade handles myriad account types including investment clubs. Tools for researching

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stocks are available.
bondsonline...

...small-business owners. You'll find insightful articles on accounting, payroll, and taxes. Check the **benefits -and- retirement** page to learn how to choose an IRA, create an **employee - benefits** policy, or ...investment discussions

StockMaster will tell you the trading price and details about any stock or investment fund, and provide instant graphs of that stock's activity. A subscription service provides access to Baseline Company Using a secure Web browser, you can submit payroll for direct deposit to your employees' bank accounts. The site can exchange data with more than two-dozen accounting software programs.
efax.com...

...Services will help any business become more efficient and get more than 80 financial reports. Online **Payroll** can receive input via telephone, fax, modem, or direct link with your electronic time clock...

...versatile, easy-to- navigate site lets you book the trip you want.
tickets.com
Features: **buy** tickets directly or bid on them at auction
Extended listing this month.
travelchannel.com
Features: world maps...

8/3,K/22 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01582852 SUPPLIER NUMBER: 13363890 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Portfolio accounting/management systems. (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p94(19)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 20362 LINE COUNT: 01902

...ABSTRACT: Bridge Information Systems Inc's OrdPro; insurance companies, such as Magnus Software Corp's Securities Management System; investment advisors and money managers, such as M and I Data Services' M and I Portfolio...

... Systems Corp., Chicago, IL
Atlas

Is a software system that supports transaction capture, accounting, risk management control, transaction routine, management / financial reporting in an integrated online realtime secured environment.

OMR Systems Corp., CN 851, Princeton, NJ...distributions, reorganizations announcements, calls and new issues. Available in machine-readable or text format.

Thomson Financial Services, 11 Farnsworth St., Boston, MA 02210; 617/345-2000, Fax: 617/350-5011 See Advertisement...

...insurance companies. Includes Schedule D, DA, DB.

Information Systems of America, Atlanta, GA
ISA PRISM Investment Management & Accounting
IBM/Mainframe/PC

A dual-platform back-office on-line realtime investment system that provides current market/position information, handles most securities including MBS and foreign securities, and accomodates multiple
...

...952-7857
Securities Management System

accounting...

...IBM Compatible, LAN, DOS, Novell An on-line, real time, multi-user trust accounting and investment management system designed for trust, money management and asset servicing firms.

Northridge Software, San Rafael, CA...BAI performance measurement, flexible report writer, & client billing system. Integrates with real-time market data & third party software.

SunGard Asset Management Systems, 210 Automation Way, Birmingham, AL 35210; Contact Susan Norton; 205...

...or UNIX Platform

For four consecutive years, INVEST ONE is the industry's most preferred investment accounting and portfolio management system for processing domestic and global investments. It's a completely user-controlled, on-line...automated asset allocation, AIMR daily performance, accruals and analytics. The integrated, modular system solution.

Interactive Planning Systems, Norcross, GA

Investment Portfolio Accounting

IBM PC, PS2 and Compatible

Complete portfolio management and accounting system. Automatically calculates...

...IBM Compatible, LAN, DOS, Novell

An on-line, real time, multi-user trust accounting and investment management system designed for trust, money management and asset servicing firms.

Precision Software Corp., Williamsburg, VA...

...BAI performance measurement, flexible report writer, & client billing system. Integrates with real-time market data & third party software.

Sungard Investment Systems, 11 Salt Creek Lane, Hinsdale, IL 60521; Contact David W. Foster...

...or UNIX Platform

For four consecutive years, INVEST ONE is the industry's most preferred investment accounting and portfolio management system for processing domestic and global investments. It's a completely user-controlled, on-line...

8/3,K/23 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01320538 SUPPLIER NUMBER: 07931076 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Software. (1990 Buyer's Guide Issue) (buyers guide)

Wall Street Computer Review, v7, n2, p27(95)

Nov, 1989

DOCUMENT TYPE: buyers guide

ISSN: 0738-4343

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 56121 LINE COUNT: 04923

...ABSTRACT: portfolio management for brokers, portfolio management for money managers, program trading, prospecting for brokers, real estate investment analysis, sales support, spreadsheets, statistical analysis, stock screening, stock transfer and clearing services, tax planning, calculation and preparation, technical analysis/charting, trust and real estate administration, utilities, windowing, word processing, and miscellaneous others.

... code, NETRON/CAP enables rapid prototyping, application portability across hardware lines and operating systems.

ORACLE Financial Services, 885 3rd Ave., 22nd Fl., New York, NY 10022 ORACLE Financials 120 platforms, all types...data on stocks, options,

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File 20:Dialog Global Reporter 1997-2007/Apr 18
(c) 2007 Dialog

Set	Items	Description
S1	754181	(PENSION OR PENSIONS OR RETIREMENT OR EMPLOYEE OR EMPLOYEES OR WORKER OR WORKERS OR PERSONNEL)(2N)(BENEFIT OR BENEFITS OR PLAN OR PLANS OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS OR SAVING OR SAVINGS)
S2	10754	(PAYROLL OR PAYCHECK? ? OR PAYCHEQUE? ? OR PAY() (CHECK OR - CHECKS OR CHEQUE? ?) OR SALARY OR SALARIES OR WAGE OR WAGES OR COMPENSATION)(8N)(ONLINE OR ON()LINE OR ELECTRONIC OR DIGITAL OR DIGITALI??? OR COMPUTERI?ED)
S3	2183683	(FINANCIAL OR ESTATE OR INVESTMENT)(4N)(SERVICE OR SERVICES OR MANAGEMENT OR PLANNING OR ADMINISTER??? OR ADMINISTRAT??? OR PROVIDE? ? OR PROVIDING OR SUPPORT OR SUPPORTING OR MAINTENANCE)
S4	302867	(PRIMARY OR PRIMARILY OR DIRECT OR DIRECTLY OR THROUGH OR - CHANNEL OR CHANNELED OR CHANNELING)(4N)(BUY OR BUYING OR PURCHASE??? OR PROCUR??? OR PROCUREMENT OR ACQUIR??? OR INVEST OR - INVESTS OR INVESTED OR INVESTING OR OBTAIN???)
S5	1340056	AFFILIATE? ? OR (3RD OR THIRD OR ANOTHER OR OTHER OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY OR PARTIES OR PROVIDER? ? OR AGENT OR BROKER? ?) OR THIRDPARTY OR INTERMEDIARY OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S6	18	S1 AND S2 AND S3 AND S4 AND S5
S7	2	S6 NOT PY>2000

7/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

11725611 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Union Planters a Late-Comer to the Internet Ball

AMERICAN BANKER, p1

June 29, 2000

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1503

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... electronic billing venture of Chase Manhattan Corp., Wells Fargo & Co., and First Union Corp., over other providers. "We would like to do bills in-house."

In addition to its consumer portal, Union...

...portal for commercial customers. It is working with Intelisys Electronic Commerce Inc. to offer electronic procurement through the site. The bank initially will use Intelisys' software for its own procurement. "Then we...

... of a professional employee management service two months ago, so it could offer small businesses online payroll, 401(k) retirement plans, and general ledger functions.

Despite all its activity on the Internet, a new data warehouse... Dimension 3000. Besides the Kirchman software, it runs a mortgage system from Alltel Corp., a financial services system for insurance and brokerage, and one for trust operations. There are also four ancillary...

7/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
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06249933 (USE FORMAT 7 OR 9 FOR FULLTEXT)

San Jose Mercury News, Calif., Dan Gillmor Column

Dan Gillmor

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SAN JOSE MERCURY NEWS - CALIFORNIA)

July 16, 1999

JOURNAL CODE: KSJM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1022

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... cents, but it's been quite a ride.

Today, Intuit is a software company, a financial - services company and an Internet company -- and all of those are related. Someday, it'll all ...

... s increasingly strong Money Central operation, is in the old-fashioned workings of the traditional financial - services industry. From insurance to payroll to investments and more, the old ways are "antiquated, slanted

... online mortgage arena -- but Intuit is making better returns and is expanding faster.

Consumers can buy life insurance through Quicken.com in all 50 states. Auto insurance quotes are available to about three-quarters...

... small business does goes through this accounting system, Intuit can become a gateway to more financial services.

Take payroll. Intuit is offering an online payroll system based on QuickBooks. "All of the information is sitting there already," he

Robert Finley

observes. The...

... the transactions, take money from the employer's account and deposit it directly in the employees' accounts, meanwhile sending tax payments to appropriate governmental agencies. Harris says this system curbs errors and costs much less than established third-party computerized payroll services.

Speaking of payroll, Intuit is keeping employees around longer these days. Silicon Valley companies are notorious for poaching...

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File 2:INSPEC 1898-2007/Apr w2
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/Mar
 (c) 2007 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2007/Apr 17
 (c) 2007 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Mar
 (c) 2007 The HW wilson Co.
 File 256:TecInfoSource 82-2007/Oct
 (c) 2007 Info.Sources Inc
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 (c) 2007 The New York Times
 File 475:Wall Street Journal Abs 1973-2007/Apr 14
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 139:EconLit 1969-2007/Mar
 (c) 2007 American Economic Association

Set	Items	Description
S1	43449	(PENSION OR PENSIONS OR RETIREMENT OR EMPLOYEE OR EMPLOYEES OR WORKER OR WORKERS OR PERSONNEL)(2N)(BENEFIT OR BENEFITS OR PLAN OR PLANS OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS OR SAVING OR SAVINGS)
S2	1856	(PAYROLL OR PAYCHECK? ? OR PAYCHEQUE? ? OR PAY() (CHECK OR - CHECKS OR CHEQUE? ?) OR SALARY OR SALARIES OR WAGE OR WAGES OR COMPENSATION)(4N)(ONLINE OR ON()LINE OR ELECTRONIC OR DIGITAL OR DIGITALI??? OR COMPUTERI?ED)
S3	136416	(FINANCIAL OR ESTATE OR INVESTMENT)(4N)(SERVICE OR SERVICES OR MANAGEMENT OR PLANNING OR ADMINISTER??? OR ADMINISTRAT??? OR PROVIDE? ? OR PROVIDING OR SUPPORT OR SUPPORTING OR MAINTENANCE)
S4	63370	(PRIMARY OR PRIMARILY OR DIRECT OR DIRECTLY OR THROUGH OR - CHANNEL OR CHanneled OR CHANNELING)(4N)(BUY OR BUYING OR PURCHASES??? OR PROCUR??? OR PROCUREMENT OR ACQUIR??? OR INVEST OR - INVESTS OR INVESTED OR INVESTING OR OBTAIN???)
S5	53799	AFFILIATE? ? OR (3RD OR THIRD OR ANOTHER OR OTHER OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY OR PARTIES OR PROVIDER? ? OR AGENT OR BROKER? ?) OR THIRDPARTY OR INTERMEDIARY OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S6	10	S1 AND S2
S7	576	S3 AND S4
S8	15	(S6 OR S7) AND S5
S9	12	S8 NOT PY>2000

9/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01203515 ORDER NO: AAD92-07414
**CHARACTERISTICS OF TWO-YEAR PUBLIC COLLEGES AND FOUNDATIONS WITH SUCCESSFUL
FUND-RAISING PROGRAMS**

Author: IRONFIELD, ELAINE B.
Degree: ED.D.
Year: 1991
Corporate Source/Institution: UNIVERSITY OF MASSACHUSETTS (0118)
Source: VOLUME 52/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3160. 160 PAGES

...those colleges and foundations which have attracted an above
average level of support.

Data were obtained through a questionnaire which was sent to 101
public two-year colleges located in Connecticut, Maine...

...the interview component of the study.

Sixty-one colleges reported that they had established an affiliated
charitable foundation. During the three-year period covered by this study
(July 1987-June 1990...

...and size of the service area, and between fund raising success and the
level of financial support for fund raising from all sources. There is
no relationship at the .01 significance level...

...the institution, the age of the foundation, nature of the institution,
or the level of financial support provided by the college.

Presidents of colleges in the high success group were more likely to

...

9/3,K/2 (Item 2 from file: 35)
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01158457 ORDER NO: AAD91-15121 ,
**FOREIGN DIRECT INVESTMENT IN PRODUCER SERVICES : THE ROLE AND IMPACT
UPON THE ECONOMIC GROWTH AND DEVELOPMENT OF SINGAPORE**

Author: LOMBARD, JOHN RICHARD
Degree: PH.D.
Year: 1990
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)
Source: VOLUME 52/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 264. 137 PAGES

**FOREIGN DIRECT INVESTMENT IN PRODUCER SERVICES : THE ROLE AND IMPACT
UPON THE ECONOMIC GROWTH AND DEVELOPMENT OF SINGAPORE**

...economic growth and development of Singapore, many studies have
overlooked the contribution of foreign direct investment in services .
However, in 1986 the government of Singapore recognized the service sector
as one of the...

...division within the Economic Development Board with the specific task of
identifying and promoting new service investment . An important
component of this broad sector is producer services: those business and
professional services...

...importance of this activity for the Singapore economy is examined using
government data and information obtained through a questionnaire survey
of U.S.- affiliated business enterprises operating in Singapore.

Robert Finley

Furthermore, the data are supplemented with information obtained from interviews...

...In the context of the Singapore economy evidence indicates that the benefits of foreign direct investment in producer services are more closely associated with the qualitative aspects of human-skills transfer through occupational up...

9/3,k/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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1081670 ORDER NO: AAD89-25642
STRESS AMONG INDEPENDENT SCHOOL TEACHERS: AN ANALYSIS OF RELATIONSHIPS
BETWEEN SELECTED TEACHER CHARACTERISTICS AND OCCUPATIONAL STRESS FACTORS
Author: MCGEHEE, DOROTHY C.
Degree: ED.D.
Year: 1988
Corporate Source/Institution: AUBURN UNIVERSITY (0012)
Source: VOLUME 50/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2334. 133 PAGES

...and confirmed by factor analysis in this study, were Relationships with Teachers, Working with Students, Financial Security, Administrative Support, and Task Overload.

Subjects in this study included 519 teachers in Alabama schools affiliated with the Southern Association of Independent Schools. Usable data were returned from 454 (87%) of...

...Factor Questionnaire" was used to measure perceived occupational stress. Data related to teacher characteristics were obtained through items constructed by the researcher.

Five null hypotheses were tested predicting that selected teacher characteristics...

...were rejected. Selected teacher characteristics were significant predictors of stress related to Relationships with Teachers, Financial Security, Administrative Support, and Task Overload, but not related to Working with Students.

9/3,k/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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900517 ORDER NO: AAD85-27558
A SYNTHESIS OF THE TRANSACTION COSTS THEORY OF FINANCIAL INTERMEDIATION
(SEARCH MODELS, EXTERNAL FUNDS)
Author: EASTERWOOD, JOHN CARLTON
Degree: PH.D.
Year: 1985
Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)
Source: VOLUME 46/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3114. 212 PAGES

...questions not yet answered by modern financial theory is what are the economic functions of financial intermediaries and service firms. In an era of deregulation and instability in financial markets, such an issue is...

...the context of a sequential search model the frequently encountered conjecture that the demand for intermediary services arises from the existence of transactions costs in financial markets. Our approach is to...

Robert Finley

...funds, the financial input to its production process, at an acceptable rate. In attempting to acquire funds, the firm incurs direct search or location costs, the costs of entering into financial contracts, and waiting costs which...

...market characterized by costly search and contracting are explored.

In this context we introduce an intermediary market in which location and procurement services are produced by a monopolistic intermediary and purchased by the firms described above. The demand for these services is derived from...

...each might separately exist are found to depend on the structure of the costs the intermediary incurs and the values firms attach to services like immediacy.

9/3,K/5 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
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00163406 DOCUMENT TYPE: Review

PRODUCT NAMES: Yahoo! Finance (743682); Google Finance (255757); Yahoo! Inc--Company News (862835); Google Inc--Company News (871028)

TITLE: Data from the Source
AUTHOR: Claburn, Thomas
SOURCE: Information week, n1111 p64(3) Oct 23, 2006
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

FILE SEGMENT: Review
RECORD TYPE: Company

REVISION DATE: 20070300

...to provide more flexibility to innovate and to reduce its dependence on data provided by third parties. In 2004, Yahoo! began construction of its own stock-ticker platform to avoid purchasing services...

...had to renegotiate its contracts with these vendors each time it wanted to use the financial information for new services. This renegotiation caused problems because it lengthened Yahoo!'s time-to-market. The company began working with Amex, Nasdaq, and the New York Stock Exchange to purchase stock-ticker data directly, reformat it, and then send it via the Internet to a network comprising hundreds of...

9/3,K/6 (Item 2 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2007 Info.Sources Inc. All rts. reserv.

00147192 DOCUMENT TYPE: Review

PRODUCT NAMES: CA Auctions (179388)

TITLE: Bid for enterprise: Ebay campaigns to corral business buyers and...
AUTHOR: Callaghan, Dennis
SOURCE: eweek, v20 n28 p38(1) Jul 14, 2003
ISSN: 1530-6283
HOMEPAGE: <http://www.eweek.com>

FILE SEGMENT: Review
RECORD TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030930

...open-eBay-type auction, says John Rough, CIO of Castle Rock, end-user customers or other parties could undercut Castle Rock's reseller channel and larger customers. Kevin Pursglove of eBay says sellers can set conditions to limit bidders by requiring a deposit or statement of financial support, but cannot limit who is invited and authorized to bid. Many businesses use eBay to sell, without channel conflict. eBay has also purchased the intellectual property of FairMarket, which will be used to offer services for running loyalty...

9/3,K/7 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09040136
GE Capital targets Japan for expansion
JAPAN: GE CAPITAL PLANNING EXPANSION
Wall Street Journal Europe (WSJ) 05 Jan 1999 p.6
Language: ENGLISH

GE Capital, the finance affiliate of General Electric, was successful in its efforts to move into lesser known areas of the financial services industry in Japan in 1998. Now, in 1999, the financial company is preparing to make its biggest deal in Japan through the purchase of Long-Term Credit Bank. The Japanese bank was nationalised in October 1998. The company...

9/3,K/8 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06347768
UF sells motor book as job cuts bite
UK: EQUITY RED STAR, HSBC BUY UF MOTOR BOOK
Post Magazine (PM) 01 Aug 1996 p.2
Language: ENGLISH

United Friendly (UF), the UK insurer, has sold its motor book, with HSBC Select, the intermediary, buying the direct home service part and Equity Red Star taking the broker-sold part. UF has 120...

... direct sales accounting for 25% of its business and 75% going through brokers. Existing household, financial planning, pensions and life customers of UF are to be pushed towards HSBC Select for their...

9/3,K/9 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05080096
Misys expands insurance interests
UK - MISYS EXPANDS INSURANCE INTERESTS
Financial Times (C) 1992 (FT) 19 May 1992 p23

... computing services group recovering from a poor 1991, is strengthening its activities in insurance services through the purchase of Countrywide Holdings (UK) and Countrywide Management Group. It has agreed terms for the acquisition...

Robert Finley

... 000 on revenues of Pounds 1.7m. The two companies will be incorporated into Misys Financial Systems, which provides software systems to the insurance intermediary market. Misys and Countrywide have pioneered electronic trading of insurance products.**

PRODUCT: Independent Insurance BrokersFund/ Investment Management

9/3,k/10 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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02888069

HAFNIA INVESTS IN GBP90.6 MIL BID FOR PROLIFIC
UK - HAFNIA INVESTS IN GBP90.6 MIL BID FOR PROLIFIC
Wall Street Journal Europe (WSJ) 1 September 1989 p9

... management group, is the subject of a GBP90.6 mil cash takeover bid by Hafnia Invest (Denmark), financial services firm, through the intermediary of Hafnia Holdings (UK). A successful bid would result in greater internationalisation for Hafnia, with...

9/3,k/11 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2007 American Economic Association. All rts. reserv.

531093

TITLE: Comparing financial systems
AUTHOR(S): Allen, Franklin; Gale, Douglas
PUBLICATION INFORMATION: Cambridge and London: MIT Press, PAGES: x, 507
PUBLICATION DATE: 2000
ISBN: 0-262-01177-8
DOCUMENT TYPE: Book
ABSTRACT INDICATOR: Abstract

...ABSTRACT: some issues of competition policy that arise in financial systems. Considers the origins and optimal management of financial crises. Explores the role of renegotiation in financial relationships. Suggests why firms rely so heavily...

... and intermediaries at financing new technologies. Models the costs of using markets, assuming that individuals invest directly in markets. Analyzes the possibility that an intermediary could help an individual to overcome the informational barriers to using sophisticated risk management techniques...

9/3,k/12 (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2007 American Economic Association. All rts. reserv.

385384

TITLE: Financial Intermediation and Financial Innovation in a
Characteristics Framework
AUTHOR(S): Blake, David
AUTHOR(S) AFFILIATION: Birkbeck College
JOURNAL NAME: Scottish Journal of Political Economy,
JOURNAL VOLUME & ISSUE: 43 1,
PAGES: 16-31
PUBLICATION DATE: February 1996
ISSN: 0036-9292
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract

Robert Finley

...ABSTRACT: analyzing both financial intermediation and the process of financial innovation. The role of the financial intermediary is to buy -in the primary liabilities of firms, unbundle and repackage the characteristics contained in them, and issue a set...
DESCRIPTOR(S) (1991 to Present): Financial Institutions and Services :
General...

Robert Finley

File 347:JAPIO Dec 1976-2006/Dec(Updated 070403)
 (c) 2007 JPO & JAPIO
 File 348:EUROPEAN PATENTS 1978-2007/ 200715
 (c) 2007 European Patent Office
 File 349:PCT FULLTEXT 1979-2007/UB=20070412UT=20070305
 (c) 2007 WIPO/Thomson
 File 350:Derwent WPIX 1963-2006/UD=200724
 (c) 2007 The Thomson Corporation

Set	Items	Description
S1	2478	(PENSION OR PENSIONS OR RETIREMENT OR EMPLOYEE OR EMPLOYEES OR WORKER OR WORKERS OR PERSONNEL)(2N)(BENEFIT OR BENEFITS OR PLAN OR PLANS OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS OR SAVING OR SAVINGS)
S2	7914	(PAYROLL OR PAYCHECK? ? OR PAYCHEQUE? ? OR PAY() (CHECK OR - CHECKS OR CHEQUE? ?) OR SALARY OR SALARIES OR WAGE OR WAGES OR COMPENSATION)(8N)(ONLINE OR ON()LINE OR ELECTRONIC OR DIGITAL OR DIGITALI??? OR COMPUTERI?ED)
S3	17777	(FINANCIAL OR ESTATE OR INVESTMENT)(4N)(SERVICE OR SERVICES OR MANAGEMENT OR PLANNING OR ADMINISTER??? OR ADMINISTRAT??? OR PROVIDE? ? OR PROVIDING OR SUPPORT OR SUPPORTING OR MAINTENANCE)
S4	186579	(PRIMARY OR PRIMARILY OR DIRECT OR DIRECTLY OR THROUGH OR - CHANNEL OR CHanneled OR CHANNELING)(4N)(BUY OR BUYING OR PURCHAS??? OR PROCUR??? OR PROCUREMENT OR ACQUIR??? OR INVEST OR - INVESTS OR INVESTED OR INVESTING OR OBTAIN???)
S5	107532	AFFILIATE? ? OR (3RD OR THIRD OR ANOTHER OR OTHER OR EXTERNAL OR OUTSIDE OR OUT()SIDE)() (PARTY OR PARTIES OR PROVIDER? ? OR AGENT OR BROKER? ?) OR THIRDPARTY OR INTERMEDIARY OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?
S8	18	S1(F)S2(F)S3(F)S4(F)S5
S9	18	S8 AND IC=(G06F OR G06Q)
S10	4	S9 AND PY<2001

Robert Finley

10/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES
AND CUSTOMER PROFILE

PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE
CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

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BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)

Application: WO 2000US14459 20000524 (PCT/WO US0014459)

Priority Application: US 99320818 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

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Patent and Priority Information (Country, Number, Date):

Patent: ... 20001207

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Publication Year: 2000

Detailed Description

... indicia coded in order to compare the services or products such as
software of prospective thirdparty vendors who may stand alone, be part
of a partnership, etc. In particular, operation 43...indicia coding, i.e.
color, for differentiation purposes. As such, one may assess vendors and
third parties as a comprehensive, integrated solution. Further,
investment opportunities may be assessed by coding their coverage...PACs
-- Business 1 provides a PAC for SAP
and PeopleSoft. Business 1 partners deliver other 3rd party
PACs that can be purchased from partners directly .

1 9

ernet Mail A family of Internet mail server products that securely
handles ver...

...and network
caching of web pages.

Product3 simplifies management of website environments
through delegation of administrative privileges such as access rights

to
administer meta-data components or load-balancing.

Java Web Serve The first commercially available Java service...
...environment. Javawallet will allow users of any Java-enabled
web browser or operating system to purchase goods and services from
JECF-compliant merchant websites.

Javawallet provides a single user interface for...

...which adhere to the Javawallet architecture. These
applets may include interfaces to payment processing, security
services, customer profile services and database services.

The Java wallet family consists of the following components.

0 Java Commerce Business (JCC) -- a...Personal Calendars
Group Scheduling
Calendar Security

Product5 Internet A web server package solution that includes third -
party Internet and security products including the following.

Server Software Product5 Adm'n'stration Software - provides...

...Messaging and
Directory Servers, LiveWire Pro and Informix database.
Product2 ISP Se' Targeted for internet service providers, Business1's
Product2
ISP Server provides users with a bundle of platform extensions
Bundle...or role defined within IDEA also belong to the Program
Management team. These include.

Contingency Management
Financial Management

Issue Management (decisions to be made regarding the development of
the
business capability,

0 not to be...change in the environment - a high rate of change provides
greater opportunity to reap the benefits of a standardized approach
Procedures specify how to perform a task. They are generally guided...
reports are useful to determine these side-effects.

The repository manager must be able to obtain the list of direct
references and the list of all components affected indirectly (transitive
closure). In the latter case...should be kept simple. It should specify
the following.

0 The responsibility of the Environment Management team
How developers should request technical support
How quickly a request for support will be...exchanges with the external
company, indicating.

Date

Individuals involved

0 Key information exchanged

c) Quality Management

Defining the SLA, with its specific, measurable criteria, is the basis
for continuous improvement. The...is important.

Packaged Component Integration (132)

Packaged Component Integration applies to the use of any third party
(or previously developed) technical components that may be integrated
into the target system. This can...onto the whiteboard.

Regular workstations on a network may also be used for electronic

whiteboarding, providing the appropriate software is installed. Electronic whiteboarding often works in conjunction with video conferencing applications...the application or development team? Large applications, as well as large development teams, require Configuration Management tools to help control versioning of code, changes to code, and migration of code (and...

...of such components makes the task of managing their configurations complex, and a dedicated Configuration Management tool becomes crucial to the process.

J) Are multiple organizations contributing?
Configuration Management tools are...on this when required.

116

)9 will a source control system suffice as a Configuration Management tool?

Generally, source control systems must be enhanced to provide a basic Configuration Management tool...important for scheduling purposes and for estimating cost.

120

Product Considerations

a) Does the tool provide a capability to classify change requests?
Change requests may occur as a consequence of changing...Management
Managing Change
Service Planning

The subcomponents of Environment management reflect these four MODE areas.

Service Management (122)

Service Management tools support the various aspects of supporting and managing the interface with developers.

As defined in MODE...type of environment therefore entails the generation of HTML pages, often with additional components (JavaScript, 3rd party ActiveX controls, Plug-ins) providing enhanced functionality or media content. Many tools are currently available...

...languages for call-out/call-in. Additional consideration should be given to add-on and third - party products/enhancements such as specialized widgets, report writers and case tools.

e) Is the tool...should also be given as to the extensibility of the toolset via add-ons and third party products.

g) what databases are supported?

h) what protocols are used to communicate with the database...apply uniform naming standards throughout the system.

Packaged Component Integration (132)

Packaged components are generally third party components that provide readymade business logic that is customizable and reusable. These can range from...

...have already been coded, tested, optimized, and documented.

The fact that these components come from third - party software houses does not always guarantee their quality. In order to minimize the dependency of...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party components. This way, if any changes are made to the internals of the components, only...

...the exact functionality that is required of the target system because

they are created by **third parties** . They may have to be configured in order to behave in the desired fashion. The...

...other tools (Version Control, Generation, Repository Access etc.) can be integrated. It is necessary to **plan** time for this upfront. It should not be left to the developers to do this...still not fully mature in the majority of IDEs, although some are closely integrated with **third - party** configuration management packages.

166

When selecting an IDE it is important to ensure that team...the program, and generates a starting point as a result of this. Key information (whether obtained from the repository or through a dialog with the programmer) may include.

0 Data base tables accessed

0 Methods and...

...and international standards. These types of tools include the following.

171

Code Analysis - Code analysis **provides** the objective information and metrics needed to monitor and improve code quality and maintenance (e...

...usually provided (as opposed to the 'black box' component approach)

That these libraries come from **third - party** software houses does not always guarantee their quality. In order minimize the dependency of the ...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any **third - party** code. This way, if any changes are made to the libraries, only the wrappers would...objectlibrary really need to be wrapped?

It may not always be prudent to wrap all **third party** objects/code that are to be used on a project. Sometimes the cost involved may...

...to manage the process of video production mean that it is usually outsourced to a **third party** . It is important however that the personnel charged with creating video content are an integral...

...adequate. For high-quality original content, a 5 professional recording studio is recommended. Again, if **third parties** are involved, it is important that they are fully integrated into the team.

For both...case of intranet-based systems, where the environment is controlled from end-to-end, Performance Management may be performed across the entire system.

Emulation

Emulation tools emulate components that are part...tool, particularly as they relate to hardware and communications requirements.

Level of Support Required

If **third party** software is to be purchased, suppliers must be assessed on their ability to ensure the...Loss of the system for even a short period of time can result in significant financial losses to a clients business.

Hardware Maintenance

Hardware Maintenance maintains

10/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)
Application: WO 2000US14457 20000524 (PCT/WO US0014457)
Priority Application: US 99321136 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 150133

Patent and Priority Information (Country, Number, Date):

Patent: ... 20001207

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Publication Year: 2000

Detailed Description

... of the present invention;

Figure 4 is an illustration showing the responsibilities of an Environmental

Management Team;

Figure 5 is an illustration showing the responsibilities of an Application Team structure;

5...indicia coded in order to compare the services or products such as software of prospective thirdparty vendors who may stand alone, be part of a ...indicia coding, i.e. color, for differentiation purposes. As such, one may assess vendors and third parties as a comprehensive, integrated solution. Further, investment opportunities may be assessed by coding their coverage...

...comprehensive view of what it takes to implement solutions. Further, new opportunities may be identified through assessment of the displayed information.

In various other embodiments, the present invention may be used...coded on the pictorial representation in operation 61c. Thus, a pictorial depiction of the testing plan is created.

In various alternate embodiments, the indicia coding may be used to differentiate between...

...Referring to the legend, it is seen that only Business1 and Business2 offer products or services related to that particular component. For clarity, Figures 1S, 1U, and 1W are provided to...tools.

Product1 Application Server - a Java- and CORBA-based server that provides state and session management, built-in load balancing, processing of application logic and integration with external databases and enterprise...

...systems.

PACs -- Business] provides a PAC for SAP and PeopleSoft. Business I partners deliver other 3rd party PACs that can be purchased from partners directly .

1 8
am

A family of Internet mail server products that securely handles Internet Mail...Personal Calendars
Group Scheduling
Calendar Security

Product5 Internet A web server package solution that includes third - party Internet and security products including the following.

Server Software Product5 Administration Software - provides Bundle server...

...on the network including
UNIX, NetWare, Windows NT, PC or Apple Macintosh systems.

It also provides centralized administration and control through a unified view.

Product6 AdminSuite -- suite of tools for administering distributed systems...allow users to communicate, share, and access information.
Business2 Product2 includes.

Product3 - web browser with support for Java, JavaScript, and SSL

Product4 - an Internet mail client.

Product5 - a web authoring tool...

...and authentication. The integrated Livewire Pro software also adds content management, data access, and session management capabilities.

Business2 also offers FastTrack Server - an entry-level enterprise server with limited functionality.

Business2...

...collaboration services through discussion groups. Business2 Chat Server also supports the moderation of content and administration of discussion groups.

Bussincss2 An email server that delivers messages with embedded sound, Messaging Server...

...Enables enterprises to automate and modify business processes such as contract negotiation, bidding and contractor management. Business2 Process Manager supports the development and deployment of processes across extranets and intranets, and...synchronize audio with HTML documents, Java applets, and JavaScript applications.

Media Proxy Server - a transparent intermediary between Media Player and Media Servers which provides safe passage through the firewall for audio...this respect, it is responsible for the System Building and other management teams. In addition, other management responsibilities that do not have a specific team or role defined within IDEA also belong to the Program Management team. These include.

Contingency Management
Financial Management

Issue Management (decisions to be made regarding the development of the business capability, not to be confused...used reports are useful to determine these sideeffects. The repository manager must be able to obtain the list of direct references and the list of all components affected indirectly (transitive closure). In the latter case...integration, and packaging). It is concerned with managing a single release rather than cross-release management.

The Release Management approach documents critical decisions regarding the management, tracking, and integrity of all...for the Management Of Distributed Environments (MODE). It describes four central functions.

Managing Change 120
Service Management 122
Service Planning 124
Systems Management 126

MODE provides an excellent framework for specifying the management responsibilities that apply to the development environment. These responsibilities are often assigned to the technical...is important.

Packaged Component Integratio (132)
Packaged Component Integration applies to the use of any third party (or previously developed) technical components that may be integrated into the target system. This can...time performing Version Control for all components across the entire system.

b) Does the tool provide supportfor actions like mass builds?
Usually, custom tools are put on top of the vendors...the change is assigned to a valid team to prevent a change request from falling through the cracks.

h) Is recording of resolution details and root causes required?
This capability provides...

...source code, database access, make files, run-time data, environment variables, code libraries, code tables, third - party software, and so forth) which make up the object to be migrated. The complexity of...to use the tool.

Release Management
Release Management tools should provide.

Planning functionalities, to help planning design and development

effort Monitoring functionalities, in order to measure progress towards delivery goals

0...type of environment therefore entails the generation of HTML pages, often with additional components (JavaScript, 3rd party ActiveX controls, Plug-ins) providing enhanced functionality or media content. Many tools are currently available...languages for call-out/call-in. Additional consideration should be given to add-on and third - party products/enhancements such as specialized widgets, report writers and case tools.

e) Is the tool...

...should also be given as to the extensibility of the toolset via add-ons and third party products.

g) What databases are supported?

h) What protocols are used to communicate with the database...control, calling patterns, complexity, and data and variable usage. An alternate form of presentation is through reports. These provide cross-reference listings or graphical representations of control or data flows.

Graphical...apply uniform naming standards throughout the system.

Packaged Component Integration (132)

Packaged components are generally third party components that provide ready-made business logic that is customizable and reusable. These can range from...

...have already been coded, tested, optimized, and documented.

The fact that these components come from third - party software houses does not always guarantee their quality. In order to minimize the dependency of...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party components. This way, if any changes are made to the internals of the components, only...

...the exact functionality that is required of the target system because they are created by third parties. They may have to be configured in order to behave in the desired fashion. The...is still not fully mature in the majority of IDEs, although some are closely integrated with third - party configuration management packages.

When selecting an IDE it is important to ensure that team development... the program, and generates a starting point as a result of this. Key information (whether obtained from the repository or through a dialog with the programmer) may include.

154

Data base tables accessed
Methods and attributes...

...usually provided (as opposed to the 'black box' component approach)

That these libraries come from third - party software houses does not always guarantee their quality. In order to minimize the dependency of the ...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party code. This way, if any changes are made to the libraries, only the wrappers would...

...objects/library really need to be wrapped?

It may not always be prudent to wrap all third party objects/code

Robert Finley

that are to be used on a project. Sometimes the cost involved may...
...to manage the process of video production mean that it is usually
outsourced to a third party. It is important however that the
personnel charged with creating video content are an integral...

...are adequate. For high-quality original content, a professional
recording studio is recommended. Again, if third parties are
involved, it is important that they are fully integrated into the team.

For both...of the Operations Architecture have the appropriate MODE
sub-functions listed, along with requirements for management solutions
and current tools that assist and automate management solutions.

Cautions and Caveats
Unlike the...

...of a distributed environment. Any processes, procedures, or tools
developed or chosen as an operational management solution for a
specific operational area must be able to integrate with any existing or
...

...the vendor is still a viable candidate (i.e. still in business, good
recent product support track record)
verify the version of the tool to be installed will still provide the...
tool, particularly as they relate to hardware and communications
requirements.

Level of Support Required

If third party software is to be purchased, suppliers must be
assessed on their ability to ensure the...

10/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761422

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

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Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073928 A2-A3 20001207 (WO 0073928)

Application: WO 2000US14375 20000524 (PCT/WO US0014375)

Priority Application: US 99320816 19990527

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 149371

Patent and Priority Information (Country, Number, Date):

Patent: ... 20001207
Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
Detailed Description
Publication Year: 2000

Detailed Description

... flowchart illustrating one manner of generating an educational curriculum in the education-related web application services in accordance with one embodiment of the present invention;
Figure 25B is a flowchart illustrating...indicia coded in order to compare the services or products such as software of prospective thirdparty vendors who may stand alone, be part of a partnership, etc. In particular, operation 43...indicia coding, i.e. color, for differentiation purposes. As such, one may assess vendors and third parties as a comprehensive, integrated solution. Further, investment opportunities may be assessed by coding their coverage...

...a bulleted list of components. It should be noted that such a list may be provided for any combination of components, including all of the components. As an alternative to selecting...provided adjacent each operation, one box for each service providing the main component. If a service performs the particular operation, indicia coding representing that service is provided in one of the...

...SAP
and PeopleSoft. Business I partners deliver other 3 rd party PACs that can be purchased from partners directly .

1 8
ail A family of Internet mail server products that securely han es mail...

...simplifies management of website environments through delegation of administrative privileges such as access rights to administer meta-data components or load-balancing.

Java Web Server The first commercially available Java service... stealing to help protect an organization from Internet attacks.

Product4 SKIP - provides encryption and key management capabilities which enables PCs, Businessslxet A remote-access strategy and technology that enables users to...

...Personal Calendars
Group Scheduling
Calendar Security
Product5 Internet A web server package solution that includes third - party Internet and security products including the following.

Server Software Product5 Administration Software - provides Bundle server...

...mail
messages in a variety of formats.

Network Associates WebStalker-First
Intrusion Detection- software that provides around-the

clock monitoring and response to intrusions and misuse of a site and its...

...including quick, repeatable installation, Product2 security configuration, intrusion detection, server process monitoring, and log file management .

Product4 SKIP -- provides encryption and key management capabilities which enables PCs, TIMM "I"Riffm
Product2 Bandwidth Manager -- a software product 2 that...

...of applications or users from
Tools consuming all available bandwidth, it ensures the quality of service to users and network availability to applications.

Product6 Enterprise Manager - Business I 5s distributed network...

...that provides views of servers on the network and applications on those servers. It allows administrators to add users, hosts or applications from any client on the network.

Product6 Backup - provides...administrative data, printer, file system, disk and serial ports.

Product5 j Software- browser-based graphical administration tool that provides centralized administration of JavaStation network computers and Java Webtops on PCs.

Product5 j provides Java technology clients...synchronize audio with HTML documents, Java applets, and JavaScript applications.

Media Proxy Server - a transparent intermediary between Media Player and Media Servers which provides safe passage through the firewall for audio...

...obtain access to Businessys private network. Business3 Business I communicates with a host in Virginia through a proprietary protocol.

Client3 Cach A server software that determines if a web page object...or role defined within IDEA also belong to the Program Management team. These include.

Contingency Management
0 Financial Management
Issue Management (decisions to be made regarding the development of the business capability, not to be confused...

...responsible for producing a deliverable or set of deliverables. As such, it is responsible for.

Planning and control of delivery
Milestones and schedule
Resource consumption
Risk and quality (at deliverable level...day running of the environment, the project increases the chances that the technology infrastructure will provide good support for the business applications.

In practice, the Technology Infrastructure team is the team...When standards have been set, a good way to enforce them is to restrict personnel through the use of locking mechanisms. Access to repository object types will change throughout the project...used reports are useful to determine these sideeffects. The repository manager must be able to obtain the list of direct references and the list of all components affected indirectly (transitive closure). In the latter case...requirements for functionality, performance, reliability, and usability is essential.

The quality of the design process directly affects the magnitude of the efforts required to construct and test the system, as well...is important.

Packaged Component Integration (132)

Packaged Component Integration applies to the use of any third party (or previously developed) technical components that may be integrated into the target system. This can...same direction, regular (for example, weekly) conference calls between all

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parties - chaired by project management - is much more efficient. It is important that these conference calls are closely monitored, well...systems and hardware components.

Product Considerations

a) Should the engagement team build a custom configuration management tool or purchase an existing one?

An engagement team must determine whether to purchase a...

...engagement team have more experience with certain tools?

Engagement teams found that tools used in other parts of the client organization influence the selection process. Clients may have experience and existing...

...and skills of team members. Using tools that the engagement team already has experience with provides several advantages, especially a reduction in training costs.

c) Does an existing component satisfy this...changes that fall beyond the capacity of the project at that time?

Change Control tools can provide a vehicle for capturing good ideas. If the project does not have the capacity to...Maintaining consistency of information may otherwise become a problem with simultaneous access. The tool should provide some kind of protection of change requests if simultaneous access is likely to occur.

k...

...source code, database access, make files, run-time data, environment variables, code libraries, code tables, third - party software, and so forth) which make up the object to be migrated. The complexity of...The incremental value of the daily work performed on the development project is high. This investment must be protected from problems arising from hardware and software failure, and from erroneous user...in the very early stages of design to demonstrate the capability of the tool and obtain user acceptance, rather than gathering business requirements and documenting design based on the requirements.

If...type of environment therefore entails the generation of HTML pages, often with additional components (JavaScript, 3rd party ActiveX controls, Plug-ins) providing enhanced functionality or media content. Many tools are currently available...languages for call-out/call-in. Additional consideration should be given to add-on and third - party products/enhancements such as specialized widgets, report writers and

case tools.

e) Is the tool...

...should also be given as to the extensibility of the toolset via add-ons and third party products.

g) What databases are supported?

h) What protocols are used to communicate with the database...business
Each system is designed to meet the unique requirements of its users, and therefore benefits from a different mix of testing techniques. In many cases, designers find that the best...apply uniform naming standards throughout the system.

Packaged Component Integration (132)

Packaged components are generally third party components that provide readymade business logic that is customizable and reusable. These can range from...

...have already been coded, tested, optimized, and documented.

The fact that these components come from third - party software houses does not always guarantee their quality. In order to minimize the dependency of...

...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party components. This way, if any changes are made to the internals of the components, only...

...the exact functionality that is required of the target system because they are created by third parties. They may have to be configured in order to behave in the desired fashion. The...is still not fully mature in the majority of IDEs, although some are closely integrated with third - party configuration management packages.

When selecting an IDE it is important to ensure that team development... program, and generates a starting point as a result of this. Key information (whether obtained from the repository or through a dialog with the programmer) may include.

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Data base tables accessed
Methods and attributes...

...usually provided (as opposed to the 'black box' component approach)

That these libraries come from third - party software houses does not always guarantee their quality. In order to minimize the dependency of the ...possible changes within the libraries), it is recommended that wrappers are written to enclose any third - party code. This way, if any changes are made to the libraries, only the wrappers would...

...objects/library really need to be wrapped?

It may not always be prudent to wrap all third party objects/code that are to be used on a project. Sometimes the cost involved may...

...to manage the process of video production mean that it is usually outsourced to a third party. It is important however that the personnel charged with creating video content are an integral...

...are adequate. For high-quality original content, a professional recording studio is recommended. Again, if third parties are involved, it is important that they are fully integrated into the team.

For both...preparation. This obviously has a positive influence on the decision to use the test plan management tool.

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Test Execution

Test Execution tools support and automate the conduct of system tests... tool, particularly as they relate to hardware and communications requirements.

Level of Support Required

If third party software is to be purchased, suppliers must be assessed on their ability to ensure the...management issues require leverage of existing print capability, local and remote printing, and distribution management through a software package or an equivalent alternative.

File Transfer & Control

File Transfer and Control initiates...

10/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00515306 **Image available**

METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS TO CREATE AND MANAGE A PORTFOLIO OF SECURITIES OR OTHER ASSETS OR LIABILITIES ON A COST EFFECTIVE BASIS

PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE BASE EFFICACE EN TERMES DE COUT

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Detailed Description

... investors generally have two choices with regard to making investments in securities. First, they can acquire directly shares or derivatives on shares (for example, buy 1 000 shares of Microsoft or an option on Microsoft stock) or can acquire directly a derivative that derives its value from multiple securities (such as an option on the Dow Jones Industrials). In this instance of direct purchases (through "brokerage"), the investor is the actual owner of the particular security or derivative. (Where the...

...determine the value of the derivative). Second, these investors can purchase an interest in an intermediary (which interest could itself be a security), such as a trust, corporation or other business...

...comprise the S&P 500, or a portfolio of other stocks). This second category of intermediary products is principally comprised of open-end mutual funds (such as the Fidelity, Vanguard, I...

...vehicles, and is referred to collectively herein as "funds." In this second case where the investing is done through an intermediary vehicle, the investor owns an interest in the vehicle. That vehicle in turn...

...of these two 1 5 traditional investment strategies - either (i) trading individual securities or derivatives through brokerage, or (ii) investing in funds - has disadvantages for the investor, which are described below.

A. Chief Arnon² The...In those few types of diversified investment vehicles where the tax effects do not flow through, the investor does not obtain any gain or loss from the appreciation or depreciation in the underlying assets. The investor...With funds, there are two types of 1 5 charges: Charges levied upon an investor directly for buying, selling or holding interests in the fund, and charges levied against the fund for managing...

...may be in a position to provide

1 1 regulate to some degree the charges directly incurred, either by buying or selling less frequently, or by buying directly from a fund as opposed to through a broker or other intermediary (such as a bank or insurance company) that charges a fee or load, the investor...investors may have one or a few investments in funds in 401 (k) or other retirement accounts, and then a few other fund investments or individual stock 1 5 investments outside of their retirement accounts. These investors generally do not manage their overall portfolio of multiple funds and individual stock...interests in funds), or obtain any of the other advantages stemming from the ability to invest directly in securities as opposed to funds, all as mentioned above and discussed further below.

2. Inability to Purchase Small and Fractional Share Interests. It is possible to acquire small and fractional interests through specific dividend reinvestment plans direct from certain issuers. These plans, however, are run by selected...

...for example, average pricing usually over the course of weeks or a month.

I 0 Purchasing or selling a security through an ordinary brokerage...most investors are able to make. As a specific example, then, an investor wishing to invest \$150 per week could, through an ordinary brokerage, at best buy 7 shares of a \$20 stock, or 3 shares...broker.

7. Failure to Limit Portfolio Characteristics. Currently, brokerage is permitted in some self-directed retirement accounts established by employers (such as 401 (k)s), but not permitted in many. The reason...

...select by offering them a limited number of investment choices, which because employers want to provide diversification within each investment vehicle so offered has generally meant, almost exclusively, various types of funds. Brokerage has not...

...a matching system but Posit matches trades at the mid-point (as determined by a third party system) without independent price

discovery. It is premised on traders wishing to trade with each...all order flow on the I O NASDAQ is focussed on the market-makers).

Schwab, Financial Engines (and perhaps Microsoft) provide services that assist investors (such as a participant in a 401 (k) plan) in selecting ...

...actually executing the desired purchases of fund interests, Schwab does make available the ability to purchase interests in the funds directly through Schwab. There is no mechanism, however, for enabling the participant to select, craft, modify...

...profiles or parameters.

Systems exist that allow a user to screen the portfolios of certain other parties, primarily certain investment managers that file documents with the Securities and Exchange Commission. These systems...in mutual funds - as opposed to the underlying securities - as described above.

Some systems, like Financial Engines, provide tools for investors to select a number of mutual funds to satisfy certain investment goals...the single economically viable buy order and the single economically viable sell order to a third party for execution. The storage device is coupled to the processor and stores the trading data...

...system includes an electronic payment mechanism coupled to the processor and for coupling to a third party electronic payment system. The electronic payment mechanism transmits a request for an electronic payment for each of the investors to the third party payment system, and receives, in response to the request, electronic payment data for each of the investors electronically from the third party payment system. In addition, the electronic payment mechanism maintains multiple payment accounts, one for each...

...Further, the system of the present invention can include a second communication link- to a third party trading system via which the processor transmits the single buy order and the single sell...aspect of the present invention, the electronic payment mechanism electronically requests periodic payments from the third party payment system for each of the investors. One possibility is that the periodic payment is...

...buy order and the single sell order for each of the assets/liabilities from the third party trading system. The processor then transmits the actual trading pricing information regarding each I O...direct dial-up connection is initiated by the investor, and a network connection from the intermediary server to the processor initiated by the intermediary server, a first direct dial-up telephone connection to an intermediary server, which first direct dial-up connection is initiated by the investor, and a second...

...connection to the processor, which said second direct dial-up connection is initiated by the intermediary server.

According to another aspect of the present invention, a personal computer based program for...return calculations, securities and other investments, including funds, held by the investor that were not acquired through the system but

td
that the investor notes or describes to the system, in determining... purchases. The storage unit stores each investor's portfolio. This apparatus can optionally include a third party trading system interface device that aggregates all investors' trades and sends the

aggregated trades as a single trade in each security to a third party trading system, which orders can optionally be netted before sending them to the third party trading system.

The present invention also permits the collection of securities into prepackaged portfolios that...effects, for passing through voting rights of the securities and for delegating such rights to third parties at the discretion of the investor, for limiting parameters of portfolios if desired by the...acquire 8 shares.

The remaining V!! share would be owned by the broker or a third party worker with the broker operating the system and held for allocation as needed in subsequent...

...broker so that the orders of the investors are executed by the broker or a third party as principal, with the broker maintaining a position in the securities, and thereby, in essence...is making a market in the securities being traded) or forwarded for execution to a third party execution system (such as an exchange or a market maker).

6. Monitors portfolio based tax...

...on them to facilitate "informed" or "reasonable" investing as determined by a plan sponsor or other party. Such parameters can be such that the portfolio must be diversified and not too risky...web server 3 with storage 4, a database of tradeable assets or liabilities 6, a third party trading system 5 coupled to a clearinghouse 8, and a third party payment system 7.

Information is provided by the investor to the computer-based system I... in terms of dollars invested in each security, which such exemplary portfolio could have been obtained through the investor's screening of stocks as part of the screening selection criteria based on...

...an investor might have stated that he wished to invest solely in large capitalization, software, financial services and entertainment companies based in the United States with no negative corporate governance factors. The...investor must have assets on hand or credit to acquire the securities, which can be obtained through any of various mechanisms, such as a direct deposit to the system, through a check...

...other securities to be sold on hand from previous transactions, etc.

Those systems that involve third parties are depicted in the figures as the third party payment system 7. One of the options offered by the system is a money market...

...a market in the securities, the excess trades are I 0 electronically sent to a third party trading system, such as the OptiMarkTM trading system. If the system is ...with the investor utilizing a direct dial-up connection or Internet 5 access, through an intermediary such as a bank or broker, or the invention can be embodied in part on...I I e connected to the web server 14

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through an intermediary 13, such as a bank or brokerage or financial planner, that is providing the system as a service for their customers, which is then connected either directly or...many publicly available asset allocation models. For example, QuickenTM includes one as part of certain financial planning software. The Wall Street Journal has provided one as part of certain subscription offers. Either...business in particular countries (such as Burma or China or Northern Ireland and ratings from third party sources as to how the selected companies have performed in those countries), executive compensation and other corporate governance factors that are rated by third parties, etc. Depending on which factors the investor selects in this screen as being of interest...used (in other words, that the investor will I 0 request a

loan from the intermediary running the system or another source to acquire securities on a leveraged basis), thereby increasing...portfolio, or buying or selling other items that would be offered including, for example, other financial services such as insurance or commodities or futures if permitted by applicable law, or non-financial services such as books or software relating to investments, or if the investor wished to engage...and other systems external to the computerbased system of the present invention, such as the third party payment system, and the third party trading system.

I O FIGs 9 and I O show one of the strong advantages...open connection over the Internet.

Third, the investor can access the server 62 using an intermediary, which provides the service to the investor, such as a bank, brokerage, etc. In this case, the investor either accesses the intermediary 65 using a dial-up modem, or via the Internet 64. Once the investor accesses ...

...biweekly, etc. This would enable an investor to match his investments with his regular salary. The electronic payment mechanism 66 includes an electronic withdrawal from the investor's checking/savings account, a payroll deduction, a 3) 0 credit card transaction, etc.

An electronic connection to a third party trading system 67 is also provided, which enables the program to make the trades electronically. Typically, these electronic trading systems 67 include a connection to a clearinghouse 68 for settlement of the trades. While not part of the present invention, this is...

...are standard and known communications links, hence no further discussion is necessary. In addition, the third party electronic payment system connection consists of one of the many known ways of making this payment electronically, so no further discussion is required either. Finally, the third party trading system could consist of a known trading system, such as the OptiMark™ trading system...not to rely on the Internet, or investors could also access the system through an intermediary that possesses its own security controls and has a secure link to the invention processing... such as whether a company has "good" or "bad" governance factors, would generally come from third party sources.)
e An investor could then specify specific stocks that must, or must not, be...other preferences and goals; and
0 a likelihood of obtaining better execution than can be obtained through discount brokers due to matching of trades.

t1.0

One exemplary embodiment of the present invention...